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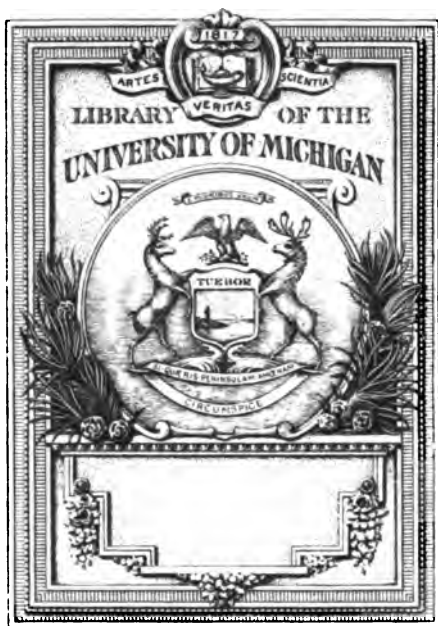
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**DOCUMENTS**  
**OF THE**  
**ASSEMBLY OF THE STATE OF NEW YORK.**  
**ONE HUNDRED AND EIGHTH SESSION,**  
**1885.**

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**VOLUME V.—Nos. 43 to 67, inclusive.**

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**ALBANY:**  
**WEED, PARSONS AND COMPANY, LEGISLATIVE PRINTERS.**  
**1885.**



No. 43.

# IN ASSEMBLY,

JANUARY 29, 1885.

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## ANNUAL REPORT OF THE NEW YORK INFANT ASYLUM.

*To the Honorable the Speaker of the House of the Assembly :*

SIR — I have the honor to transmit herewith the Annual Report of the New York Infant Asylum, required by law to be submitted to the Legislature.

Respectfully,

CLARK BELL,

*President.*

[Assem. Doc. No. 43.] 1



# REPORT.

The Board of Managers of the New York Infant Asylum, in accordance with the requirements of their charter, granted by the Legislature in the month of March, 1865, beg leave to present the following report to the operation of the asylum for the year ending December 31, 1884:

During the past year the institution has occupied the asylum at the corner of Tenth avenue and Sixty-first street, New York, and the Country Home at Mount Vernon, Westchester county.

The following is a summary of the financial condition of the asylum:

<i>Receipts.</i>	
Received during the year.....	\$77,661 55
<i>Expenditures.</i>	
Total disbursements.....	68,894 25
Balance in Treasurer's hands, January 1, 1884.....	8,767 30
The "Vedder" gift, about.....	9,000 00

## *Admissions, Discharges, etc., during the Year.*

### **Admitted:**

Women for confinement.....	237
Women with children.....	55
	292
Children born.....	202
Children received during year.....	86
	288
Children in Mount Vernon, January 1, 1884.....	129
Children in Sixty-first street, January 1, 1884.....	101
	230
Women at Sixty-first street for confinement, Jan. 1, 1884.....	23
Women at Sixty-first street with children.....	87
	110
Women at Mount Vernon, January 1, 1884.....	64
	174
Total sheltered.....	984

Being women, 466; being children 518.



Number under six months old when received.....	25
Number over six months and under one year old, when received..	1
Number over one year and under two years old when received....	2

Total number received during the year..... 28

Of these 148 were males; 130 were females.

*Place of Nativity — New York State.*

Nationality of Parents.	Fathers.	Mothers.
American .....	152	15
Canadian.....	3	
Cuban.....	3	
Danish.....	1	
English.....	15	1
French.....	3	
German.....	43	4
Hungarian .....	2	
Irish.....	35	1
Norwegian.....	1	
Scotch.....	4	
Spanish.....	2	
Swedish.....	4	4
Swiss.....	2	1
Welsh.....	1	
Unknown .....	17	8

*Discharges.*

Number of children adopted.....	32
Number of deaths, 4 women, 62 children.....	66
Number of children restored to parents, removed by parents, or otherwise discharged .....	421

CAUSE OF DEATH AT SIXTY-FIRST STREET MATERNITY AND HOUSE OF RECEPTION.

*Women.*

Acute puerperal septicaemia.....	1
Erysipelas.....	1
Puerperal peritonitis — pleuro-pneumonia.....	2
	4

*Children.*

Acute diffuse peritonitis.....	1
Acute diffuse peritonitis — erysipelas of inguinal region.....	1
Acute diffuse peritonitis — general erysipelas.....	1
Acute tuberculosis .....	1
Asthenia.....	2

Broncho-pneumonia .....	1
Capillary bronchitis-pneumonia .....	1
Compression of brain .....	1
Concussion of brain .....	1
Congenital hydrocephalus — spina bifida .....	1
Congenital syphilis .....	1
Gastro-enteritis .....	3
Insufficient vitality .....	2
Meningeal hemorrhage .....	5
Pleuro-pneumonia .....	1
Pneumonia (double) .....	1
Prematurity .....	3
	<hr/>
	27

### AT MOUNT VERNON.

*Women* — None.

#### *Children.*

Atelectasis pulmonum .....	1
Atelectasis pulmonum and inanition .....	1
Asphyxia .....	1
Broncho-pneumonia .....	3
Bronchitis, acute, and broncho-pneumonia .....	2
Bronchitis, acute, and œdema pulmonum .....	2
Bronchitis capillary .....	2
Cholera infantum .....	4
Enteritis .....	7
Entero-colitis .....	1
Gastro-enteritis and inanition .....	1
Hydrocephalus, acute and broncho-pneumonia .....	1
Hydrocephalus, chronic .....	1
Inanition .....	3
Laryngitis, acute catarrhal .....	2
Pneumonia, croupous .....	1
Pleuritis, acute .....	1
Retro-œsophageal abscess .....	1
	<hr/>
	35
	<hr/>
At Sixty-first Street .....	31
At Mount Vernon .....	35
	<hr/>
Total .....	66

All of which is respectfully submitted,

CLARK BELL,  
*President.*

RICHARD B. KIMBALL,  
*Secretary.*

Dated NEW YORK CITY, January 20, 1885.



STATE OF NEW YORK.

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No. 44.

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IN ASSEMBLY,

JANUARY 29, 1885.

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ANNUAL REPORT

OF THE ECLECTIC MEDICAL SOCIETY OF THE STATE  
OF NEW YORK.

ECLECTIC MEDICAL SOCIETY OF THE STATE OF NEW YORK, }  
BUFFALO, N. Y., *January 28, 1885.* }

Hon. GEO. Z. ERWIN, *Speaker of the Assembly :*

DEAR SIR — We have the honor to transmit to you, as required  
by law, the Annual Report of the Eclectic Medical Society of the  
State of New York, for the year 1884.

Respectfully yours,

HENRY A. BOLLES, M. D.,  
*President.*

J. EDWIN DANIELSON,  
*Secretary.*

[Assem. Doc. No. 44.] 1





TWENTY-FOURTH ANNUAL MEETING  
OF THE  
ECLECTIC MEDICAL SOCIETY  
OF THE  
STATE OF NEW YORK.

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SYRACUSE, N. Y., Oct. 15, 1884.

The Eclectic Medical Society of the State of New York convened for its twenty-fourth annual session at the Empire House, Syracuse, N. Y., on Wednesday, Oct. 15, 1884, at 10 o'clock A. M.

President James N. Betts, M. D., of Pulaski, called the meeting to order.

Prayer was offered by the Rev. Dr. Hoit E. Hunt, of New York city.

The roll of membership was called, more than a quorum responding.

The following is a list of delegates accredited to each society as named, together with the names of nominees for permanent membership:

Oswego County Society — H. L. Lake, Jennie M. Lake, H. L. Drury, E. M. Manwarren.

Genesee Valley District Society — E. M. White, Thomas F. Lucey, H. P. Sharp, W. H. Look, A. L. Hunt. For permanent membership, Thomas F. Lucy, H. P. Sharp, A. L. Hunt.

Black River District Society — Frank M. Vebber, W. H. Bluett, W. H. Baker, N. R. Carley and C. H. Reniff. For permanent membership, Frank M. Vebber, W. H. Bluett and N. R. Carley.

Southern Tier Society — Joseph D. Gilbert, Miles Stevens, D. E. Seely and S. E. Horton. For permanent membership, D. E. Seely.

Susquehanna District Society — C. S. Best, Gilbert Dart, J. S. Akeley, R. Hubbell and H. B. Arnold. For permanent membership, Gilbert Dart, J. S. Akeley, H. B. Arnold.

Broome County Society — J. B. Marsh, of Binghamton.

Saratoga District Society — R. Hamilton and L. O. Goetchius. For permanent membership, L. O. Goetchius.

Central New York Society — T. L. Harris, F. D. Gridley, W. W. Nims, H. A. Bolles, J. R. Post, A. E. Broga, R. P. Crandall and O. W. Parker. For permanent membership, J. R. Post and A. E. Broga.

West Side Medical Society — A. Wilder, Paul H. Collins, H. E. Cady, D. K. McDonough, Thomas Conrad, M. Broughton, Jr. For permanent membership, H. E. Cady, D. K. McDonough, T. Conrad and M. Broughton, Jr.

New York City Society — H. E. Hunt, H. N. Waite, A. T. Kellerman, M. Augesburger, O. A. Hyde, J. Heywood and S. A. Buerman. For permanent membership, H. E. Hunt, H. N. Waite and A. T. Kellerman.

Albany County Society — John H. Wilbur, F. T. Searles, John Wilson and Jacob F. Neef.

Brooklyn Academy of Medicine — T. Van Skellyne, C. E. Griswold, S. Shepherd and H. B. Smith. For permanent membership, S. Shepherd.

The Eclectic Medical College of the City of New York — Professors Yelvington and Newton.

The President appointed in the place of absentees on the Board of Censors, Arthur R. Tiel, of Matteawan; M. L. Filkins, of Albany; E. M. Manwarren, of New Haven; S. D. Hanchett, Chittenango; and C. T. Greenleaf, of Brewerton. A. M. Lesser was appointed to act temporarily in place of R. S. Newton.

The Board of Censors, after an intermission, presented their report, recommending all nominees for permanent membership.

Dr. Samuel Tuthill, of Poughkeepsie, cast the ballot for the unanimous election of the following:

Thomas F. Lacy, of Elmira; H. P. Sharp, of Bliss; A. L. Hunt, of Wayland; F. M. Vebber, of Carthage; W. H. Bluett, of Watertown; N. R. Carley, of Diana; D. E. Seely, of Addison; Gilbert Dart, of Worcester; J. S. Akeley, of West Fulton; H. B. Arnold, of Carrottville; L. O. Goetchius, of Saratoga Springs; J. R. Post, of Florence; A. E. Broga, of Stockbridge; H. E. Hunt, of New York; H. N. Waite, of New York; A. T. Kellerman, of New York; S. Shepherd, of Brooklyn; H. E. Cady, of New York; D. K. McDonough, of New York; T. Conrad, of New York; M. Broughton, Jr., of New York.

Upon motion of Alexander Wilder, M. D., it was

*Resolved*, That the President is hereby authorized to designate fifteen members of the Eclectic Medical Society of the State of New York, who are graduates of regularly organized medical colleges, who hold legitimate diplomas, or physicians, who have been engaged in reputable practice for fifteen years, as delegates to the National Eclectic Medical Association for 1885, and also alternates to serve in case of the failure of such delegates.

Verbal reports from each of the following societies were presented: New York City, West Side, Albany County, Oswego County.

Black River District, Hudson River District, and Central New York. The reports indicated a prosperous condition of these auxiliaries. Recess to 1:30 p. m.

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## FIRST DAY.

### *Afternoon Session.*

The Society was called to order by the President at the appointed hour.

A. H. Lesser, M. D., presented an essay on Gynecology, which was followed by a discussion of the subjects presented.

On motion the President appointed a committee to draft suitable resolutions in respect to the memory of the permanent members who had died during the last year. Committee: G. W. Boskowitz, T. L. Harris and A. Wilder.

The Board of Censors retired, and subsequently reported favorably upon the formation of the Western New York Medical Society, and recommended that the sanction of the Society be given to the new organization. The report was adopted.

The Executive Committee, who were instructed to inquire into the constitutions and usages of the General Auxiliary Societies, whether they conform to the conditions of membership of this Society, reported through the Secretary that the by-laws of the majority had been received, and in every instance were found proper.

Dr. George Archbold, of Oswego, N. Y., read an essay on Butyric Fermentations and Putrefaction in the stomach, the cause of Cardialgia and Chronic Dyspepsia. The principal remedy used was the Bisulphite of Magnesia.

The following was adopted:

WHEREAS, since the last annual meeting of this Society, the hand of death has removed six of our worthy members, we take this opportunity to pay a due tribute of respect to their memory; wherefore,

*Resolved*, That we mourn the death of our late President, Reuben H. Owen, M. D., and honor him as a most excellent and deserving man. A noble member of our profession and a veteran in the cause of reformed medicine.

*Resolved*, That in the decease of Doctor Dennis E. Smith, this Society has lost one of its most effective workers, whose presence encouraged us in action, and whose labors have been faithfully and successfully bestowed in promoting the advance of a liberal scientific medical practice.

*Resolved*, That we extend our sympathy to the family and friends of Doctor Charles F. Lounsbury, of Onondaga, in their loss; that he has left behind a fragrant memory as a citizen, physician and

neighbor as well as a soldier in the service of his country; and his loss will long be remembered.

*Resolved*, That the death of Doctor George E. Hull removes from our number a young man of promise, who gave every hope of an honorable and successful career, and that we declare our sincere and profound regrets at his untimely decease.

*Resolved*, That the death of Doctor Asa C. Stillman, of Troy, removes from our number a worthy and conscientious practitioner, whose life was characterized by fidelity and devotedness to every personal and professional duty.

*Resolved*, That we deplore the death of Doctor A. Harrison, as making a vacancy in our ranks which will not soon be filled; and that sympathies are extended to his friends and associates at their loss.

*Resolved*, That we will cherish the memory of the deceased, that we will retain their many excellent qualities in mind, and as far as may be in our power, will emulate and commend their example.

The President appointed as a nomination committee: M. L. Finkins, of Albany County Society; F. D. Gridley, of Broome County Society; J. A. Rega, of Black River District; T. L. Harris, of the Central Society; J. C. Durgan, of the Genesee Valley Society; S. Tuthill, of the Hudson River District; E. M. Manwarren, of Oswego County Society; L. O. Goetchius, of Saratoga District; A. Wilder, of the West Side Society, and A. M. Lesser, of the New York City Society.

Discussion upon the subject of dyspepsia occurred. Dr. Archbold was given a vote of thanks for his able and instructive essay.

The Society then listened to the

#### SECRETARY'S REPORT.

*Mr. President and Members of the Eclectic Medical Society of the State of New York:*

LADIES AND GENTLEMEN — It again becomes my duty as an officer of your Association to report in detail the transactions that have come within my province as your servant, to rehearse the events that have transpired during the year that have affected the Society, and to outline any coming change of policy or practice that may be deemed worthy of your attention. Taking the year just passed as a whole, we are inclined to report it as a quiet one, and one in which little enthusiasm is called for and little exhibited. But we feel keenly that we are on the eve of stirring events, and it becomes us, not only to guard our rights, principles and treasures, but also to be well prepared against any effort to have them circumscribed or taken from us. These matters will be dwelt upon more at length as we proceed.

I will first call your attention to the financial part of my work. I have to report the following

## RECEIPTS.

*Initiation Fee.*

1883.		
October	10. U. C. Hopkins.....	\$10 00
"	10. H. F. Kilborn.....	10 00
"	10. F. H. Lawrence.....	10 00
"	10. H. L. Lake.....	10 00
"	11. W. H. Hill.....	10 00
"	11. F. A. W. Rivet.....	10 00
"	11. R. E. Phillips.....	10 00
"	15. A. D. Gray.....	10 00
"	25. I. K. Richardson.....	10 00
"	25. H. Povall.....	10 00
"	29. J. O. Aldrich.....	10 00
"	21. Charles Kelly.....	10 00
1884.		
May	8. E. Clayton Smith.....	10 00
September	25. M. R. Smith.....	10 00
Total .....		<u>\$140 00</u>

*Transactions.*

Vol. XII,	3 copies at \$1.50 .....	\$4 50
Vol. XIII,	15 copies at \$1.75 .....	26 25
Total .....		<u>\$30 75</u>

*Dues of Auxiliary Societies.*

1883.		
November	10. Saratoga District Society.....	\$7 50
1884.		
October	7. Oswego County Society .....	6 50
"	9. West Side Society .....	19 50
"	9. Central New York Society.....	20 00
"	15. Susquehanna District Society.....	16 00
"	15. Southern Tier Society.....	6 50
Total .....		<u>\$76 00</u>

*Dues of Members.*

1883.		
December	11. W. R. Hayden.....	\$4 00

## TOTAL RECEIPTS.

Initiation Fees. ....	\$140 00
Transactions .....	30 75
Dues, Auxiliary Societies.....	76 00
Dues of members.....	4 00
Total .....	<u>\$250 75</u>



## MEMBERSHIP.

The sum total of membership in this Society does not vary far from 200. A resolution of this body, passed at a previous meeting, which compels the Secretary to drop from the roll all members who are two years in arrears to our auxiliary societies, now comes into effect. Correspondence has been held during the year with ten or a dozen such delinquents, but in a majority of cases they have shown a disposition to pay up their dues in order to retain their proper standing in this Society. To some extent this correspondence is still unfinished. We hoped to complete it before this meeting, but it is difficult to learn of each individual case, except through the annual reports of the secretaries of local organizations, and these have not been received at the time of this writing. We should not be surprised if the names of others are presented as coming under the rule, but this matter will be definitely settled at no distant date. We are inclined to be lenient with delinquents on account of the fact that our transactions have not been printed for two or three years, and the resolution to which we refer seems to be a surprise to the parties affected by it. The personal attention of each individual is called to the resolution, and the Secretary of the Society is at the same time informed of the jeopardy, with the request to report at once when his dues are received.

## NECROLOGY.

In death, our membership has suffered more than in any previous year during our service as your Secretary. Up to this hour we have received information of the demise of Abraham Harrison, George E. Hull, C. F. Lounsbury, Asa G. Stillman, Reuben H. Owen and Dennis E. Smith. It will be noticed that the three last mentioned are some of the oldest members of the Society. From this the lesson can be learned that slowly but surely the control and government of this association is passing from its organizers and older members to the younger men in the ranks; and it should be one of the first duties of our veterans to see that these are well surrounded in the principles and policy of the Eclectic School of practice. In politics we speak of the pivot State, and all the energies of the campaign are concentrated upon it. New York State is the pivot State of this country in Eclecticism. And, if it fails here, our doom as a distinctive school of practice is sealed.

## TRANSACTIONS.

Following is our report as Librarian of this Society. It presents the number of volumes on hand and the results of sales during the past year :

Vol. XII. Balance on hand at last report, 8 ; sold during the year, 3 ; balance on hand, 5. Total, 8.

Vol. XIII. Balance on hand at last report, 70 ; G. W. Winterburn, 2 ; sold during the year, 15 ; balance on hand, 53. Total, 70.

## PERMANENT LIBRARY.

Number of volumes on hand at last report, 67; added during the year, Volumes X and XI; Transactions National Eclectic Medical Association, 2. Total 69.

The transactions for this year are not printed. We are convinced that it is useless to contest the State printer longer. We must print, without further delay, bring our records up to date, and publish essays that have been so long lying in the vaults at Albany. With materials for three books, we believe they can be condensed to make one fair sized volume. It will cost to print and bind, at least \$2.50 a copy. We presume the Society will offer them, as heretofore, at \$1.75 each. Two hundred subscriptions will be required before the work can be undertaken. It will take three or four months to issue. We have been exceedingly reluctant to come to this conclusion. Our reports have been submitted, according to law, to the Legislature for several years; but, although the law demands the presentation of the reports, it does not make an appropriation for their printing. We have endeavored to compel their publication, but it cannot be done without an appeal to the courts, and we have our doubts about being successful in such a contest. The Old School Society and Homoeopathic Society both publish their own transactions annually. The Legislature, two years ago, in an effort to reduce expenses of printing, amended the law so that the printing of the minutes was considered the printing of the reports. In this way the printing of the reports of the agricultural societies, and in fact all other societies was suppressed. In the effort to obtain subscriptions, we find an indifference or lethargy that is surprising. We cannot live without a literature, and if we are to be known here and abroad, we must print our transactions with regularity, and, at least, once a year. We are in hopes that the necessary number of subscriptions may be received at this meeting, so as to issue the essays and reports already in our hands and bring up our records to date. In another year we may be able to make provisions for the annual publication of our transactions upon a more stable basis, and this leads us to say a few words upon

## ANNUAL DUES.

Several years ago the financial policy of this Society was changed, and its revenue is received now from a per capita tax upon the membership of each auxiliary. This revenue is only sufficient to barely cover the running expenses of the Association. As we have had no extra expenditure, we have always had sufficient means to meet our liabilities. The other State organizations pay an annual membership fee of from three to five dollars, and their transactions are issued regularly. The National Eclectic Medical Association also charges a membership fee of three dollars. In each instance, as far as we are informed, the fee includes a copy of the annual transactions. As we believe our literature to be necessary to our existence,

and of vital importance in spreading our principles, not to speak of informing the people of our existence, we are compelled to suggest that this Society, at this session, so amend its by-laws that at the next meeting we may have an annual membership fee of three or five dollars, the member to receive, upon the payment of the fee, a printed and bound copy of the transactions.

We have on hand a large number of essays and reports of the proceedings of societies, in addition to those already presented to the Legislature. These can be included, in brief, in the next volume.

#### NEW AUXILIARY.

An organization has been formed in Western New York, to be known as the Western New York Society, which, at present, consists only of members of this society. They have assembled and adopted a constitution and by-laws which are presented to this society for their censorship. They ask also for the sanction of this society to their organization. The field covered is a large one, including five counties in the western part of the State, but as there are so many railroads centering in Buffalo, and as this is to be the headquarters of the organizations, we feel certain that a large and flourishing society can be cultivated and managed in this section. It is worthy of note that the old school society in this district takes a very active part in State legislation, and the views of the Eclectics in the same field, with a few exceptions, are entirely unheard.

#### EXAMINING BOARD.

In the early part of this year, we were informed by interested parties that we had no Examining Board, although such a board was appointed by the regents in 1875. It seems that some form of acceptance was necessary, and these were never sent. The Secretary, in reply to my letter, wrote the following:

"I have to say, that the original Board of Examiners, referred to in your letter, was appointed in 1875. So far as I know, no person ever applied to be examined before this board. No notices of acceptance are on file so far as I know, and no organization was ever effected. Under such circumstances, I am of opinion that the Chancellor would not, without a re-organization of this board, a re-appointment and a proper investiture with office, refer applicants to it for examination."

As Drs. R. S. Newton and H. Boscowitz, members who were appointed, had since died, the Board of Directors determined immediately upon filling the vacancies by recommending a new board that would meet the requirements, and that would qualify upon appointment. On this subject, the Secretary sent the following:

"In answer to yours of April 7th, the law specified that the board shall 'consist of not less than seven members.' [L. 1872, Ch. 746.] The Regents have made no rule in reference to it, but have named the minimum number. In selecting the members, care is used to

name persons fitted by attainments to examine in all the branches ; but in making the appointments, no designation of departments is made. The examiners settle among themselves on which subjects they will prepare questions. Histology might very properly be included in the same department with Physiology.

Sincerely yours,

DAVID MURRAY,  
*Secretary.*

The Board of Directors recommended Drs. R. A. Gunn, D. E. Smith, R. E. Kunze, Orin Davis, T. L. Harris, J. E. Danelson and M. M. Fenner. No action was taken until the meeting of the Board of Regents in July last, when, in due time, your Secretary was informed of their action by letter, of which the following is a copy:

"DR. J. EDWIN DANELSON, *Buffalo, N. Y.*

"DEAR SIR — I am directed by the Board of Regents to inform you that after a discussion of the operation of the law for the holding of medical examinations, and the determination to seek a modification or repeal of the law, the following resolution was adopted :

"*Resolved*, That in view of the probable modification or repeal of the law authorizing the appointment of Boards of Examiners and the issue of diplomas by the Board of Regents, it is not expedient at this time to appoint any additional Examining Board."

Very respectfully,

DAVID MURRAY,  
*Secretary.*

It is needless to comment upon the above. To defer action on the plea of probable and prospective legislation is contemptuous, overbearing and unjust.

It is this legislation that, during the coming session of the Legislature, will call for all the zeal and effort at our command. While as a society we are opposed to the enactment of any further laws touching the practice of medicine, still, under the guise of a higher standard of education and efforts to effect such an object, other subjects are dragged in, that, if allowed to pass unnoticed, will cripple us as practitioners and practically destroy Eclecticisim in this State. The bill presented last year was intended to nullify all previous legislation, and, by repealing section after section, so stated. The fact that college interests were assailed, divided the Old School upon the law, and, with the help of a few of our active members, the legislation was defeated ; but it will arise again the coming winter, and we must meet it more zealously than heretofore. While your Secretary does not propose to express his opinion upon the particular points, yet he is of the opinion that, if we can agree upon the issue, we should insist upon equal representation. In all the laws that have been passed heretofore we have secured as much ; and many of them that were meant to cripple us have become dead letters, simply from the fact that we were clothed with equal powers with our rivals. Our watch-word should be, "No legislation ;"

but if compelled to yield this point, we should take up another, 'Equal representation,' and never surrender.

In conclusion, we would suggest that the next meeting of the Society occur in New York city, and that the evening of the first day be given to public addresses in some of the larger public halls of the city; that the meeting be advertised, tickets distributed, and that we have three or four of the best speakers that we can command, in the professional ranks or outside of it, as may be decided upon. Such a programme would have the effect of informing people that we were still alive, that we had principles and cherished them, and deserving success, we will command it. I have the honor to be,

Very respectfully, your obedient servant,  
J. EDWIN DANELSON.

The report was adopted. The cash transactions were referred to a committee consisting of S. Tuthill and H. A. Bolles. The subject of books to a committee of three: A. Wilder, T. L. Harris and J. Edwin Danelson.

The President appointed the following committee on Legislation: M. L. Filkins, G. W. Boskowitz, Ray V. Pierce, G. A. Thayer, M. M. Fenner and A. Wilder.

The Secretary was instructed to send a copy of the minutes of this meeting to ten of the leading Eclectic Journals in this country.

The name of George Archbald was presented for honorary membership. Adjourned to 7 o'clock, P. M.

## FIRST DAY.

### *Evening Session.*

The annual address was delivered by the President, Dr. J. N. Betts, of Pulaski, on the subject of Medical Legislation.

A vote of thanks was tendered to the President.

Dr. H. E. Hunt followed in an essay upon the subject of the necessity for a revival among the advocates of reformed medicine.

Dr. A. Wilder addressed the Society on the Status of Eclecticism in the different states of the Union, and the necessity of keeping a close watch upon State legislation, touching the practice of medicine.

Dr. G. W. Boskowitz addressed the Society upon the Status of the Eclectic Medical College of the City of New York.

Adjourned to 9 o'clock, A. M.

## SECOND DAY.

### *Closing Session.*

The meeting was called to order, the President in the chair. The following was submitted as the

## TREASURER'S REPORT.

October 10, 1883, balance on hand.....	\$86 82
October 15, 1884, received from Secretary.....	250 77
<b>Total.....</b>	<b>\$337 57</b>
October 10, 1883, paid for room rent.....	\$8 00
March 20, 1884, Baker, Jones & Co.....	7 50
October 15, 1884, Secretary's salary.....	200 00
Secretary's expenses.....	19 36
	<hr/> 234 86
<b>Balance .....</b>	<b>\$102 71</b>

WILLIAM JONES,  
*Treasurer.*

Report was referred to the finance committee.

The finance committee reported that they had examined the accounts of the Secretary and Treasurer, found them correct, and recommended their approval. The report was adopted.

The nominating committee presented their report. On motion the report was received and the Society proceeded to ballot.

C. E. Lowsbury and H. E. Hunt were appointed tellers.

The following were elected officers for the coming year:

President — Henry A. Bolles, of Cortland.

Vice-President — Frank D. Gridley, of Whitney's Point.

Recording Secretary and Librarian — J. Edwin Danelson, of Buffalo.

Corresponding Secretary — E. M. Manwarren, of New Haven.

Treasurer — William Jones, of Newburgh.

Board of Censors — A. Wilder, first district; A. R. Tiel, second district; S. Tuthill, third district; L. O. Goetchius, fourth district; J. A. Rega, fifth district; T. L. Harris, sixth district; J. C. Durgan, seventh district; O. Davis, eighth district; A. M. Lesser, Eclectic Medical College of New York.

The committee had recommended Saratoga as the place for the next meeting. The Society selected New York City, as the place, and the second Wednesday and Thursday of September, 1885, as the time.

On motion it was resolved to include Dr. John King's address on Special Medical Legislation in the next volume of Transactions.

The committee on Transactions suggested that the names of auxiliary societies be called and subscriptions received for the next volume. Subscriptions for 160 copies were received.

The following amendment to the by-laws was presented:

*Resolved*, That Article IX be amended to read as follows:

**Dues** — At each annual meeting of the Society, each permanent member shall pay to the Secretary three dollars as annual dues. Each member upon the payment of the annual dues, or as soon thereafter as published, shall receive a copy of the Trans

actions of the Society. Any member failing to pay the dues for two years shall be notified of the delinquency, and if the amount due is not paid within three months, the name shall be dropped from the roll of membership. New members shall be exempt from the payment of dues for the first year. Auxiliary Societies with a membership of fifteen or less shall pay the sum of five dollars as annual dues; when the membership exceeds fifteen, the amount of annual dues shall be ten dollars.

Remarks followed by H. E. Hunt, T. L. Harris and C. H. Yelvington.

The amendments presented at the last meeting were then considered. The amendment to Article I was laid upon the table; the amendment to Article IV was lost.

The following was presented by A. Wilder, and on motion adopted :

*Resolved*, That as Eclectics we approve unqualifiedly the preamble of the National Eclectic Medical Association, and propose to abide by it, as the only tenable ground on which an Eclectic physician can stand.

*Resolved*, That as no medical statute has been enacted in any State of this Union at the desire of the people, but only for the benefit of a class seeking privileges at public expense, the Eclectic Medical Society of New York ask the Legislature to enact no medical bill whatever which is not desired by the people.

*Resolved*, That the Eclectic Medical Society of the State of New York ask for such legislation only as shall assure perfect freedom in medical practice as in other callings, and shall not contravene the constitutional rights of citizens.

*Resolved*, That the medical statute of 1880 is an encroachment upon the rights of physicians, and the rights of Medical Colleges, and a violation of the comity existing between the States of this Union, and we respectfully ask for its repeal.

*Resolved*, That we have no confidence in the wholesomeness of medical boards for the supervision of practice and irregular practitioners, even with the complimentary addition of an Eclectic or Homœopathic physician.

A copy of resolutions, passed by the West Side Medical Society of New York City, of similar import and substance, was read to the Society.

The President appointed as an Advisory Committee, T. L. Harris, F. D. Gridley and S. Tuthill.

G. W. Boskowitz and B. M. Genung were selected to conduct the officers elect to their chairs. Each in turn responded with appropriate remarks.

A vote of thanks was passed in favor of retiring officers.

A vote of thanks was tendered Park Davis & Co., for their fine exhibit of medicine, and to N. I. Talbot & Co., for the use of the hall. Adjourned.

J. E. DANELSON,

*Secretary.*

# STATE OF NEW YORK.

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No. 45.

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## IN ASSEMBLY,

JANUARY 29, 1885.

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### ANNUAL REPORT

OF THE SECRETARY OF STATE, ON THE STATISTICS OF  
CRIME.

STATE OF NEW YORK:

OFFICE OF THE SECRETARY OF STATE, }  
ALBANY, *January 29, 1885.* }

The Hon. GEORGE Z. ERWIN, *Speaker of the Assembly:*

SIR—I have the honor to transmit herewith my Sixth Annual  
Report on the Statistics of Pauperism.

Very respectfully,

JOSEPH B. CARR,

*Secretary of State.*

[Assem. Doc. No. 45.] 1





# REPORT.

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*To the Honorable the Legislature :*

In accordance with the requirements of the law, I herewith transmit a report and abstract of returns made to this department of the superintendents of the poor of the several counties of this State, in relation to the statistics of the poor, for the year ending December 1, 1884.

The reports received for the past year evidently give as correct statements as is possible to obtain from the superintendents of the poor.

JOSEPH B. CARR,

*Secretary of State.*



## SYNOPSIS.

TABLE "A"

Shows the whole number of paupers relieved or supported during the year, the number of county and town paupers, the number of persons temporarily relieved, the expenses connected with the county poor-houses, the expense of administering temporary relief and the whole expense of county and town paupers for the year ending December 1, 1884.

Whole number relieved .....	125,036
Of which there were county paupers .....	90,445
Town paupers.....	34,591
	125,036
Temporarily relieved.....	49,308
	49,308
Whole expense of support of county and town paupers.	\$2,727,163 30
Expenses connected with the county poor-houses.....	\$2,036,270 65
Expenses of administering temporary relief.....	690,892 65
	2,727,163 30

TABLE "B."

Gives the following analysis of the expenses connected with county poor-houses, to-wit:

Total expenses connected with county poor-houses ...	\$2,036,270 65
Amount paid superintendents for their services.....	73,747 67
Amount paid keepers and poor-house officers.....	312,529 14
Amount paid constables and other officers.....	2,832 35
Amount paid for supplies for the county poor-houses.	1,327,013 64
Amount paid for the transportation of paupers.....	12,536 34
Amount paid to physicians for attendance and medicines .....	103,143 68
Amount paid for repairs and improvements of buildings and grounds.....	94,369 73
Amount paid for miscellaneous expenditures connected with poor-houses.....	109,955 10

TABLE "C."

Gives the following expenditures for temporary relief:

Total amount of expenses for administering temporary relief.....	\$690,892 65
Amount paid overseers of the poor for their services..	61,510 59
Amount paid justices of the peace for their services..	955 87
Amount paid for relieving indigent persons temporarily, not included in the two foregoing amounts....	628,426 19

TABLE "D."

Gives the number of acres of lands attached to poor-houses, first cost of poor-house establishments, value of labor of paupers, amount saved by their labor:

Whole number of acres of land attached to poor-houses.	9,201½
First cost of poor-houses to establishments.....	\$1,916,686 66
Estimated value of poor-house establishments....	4,069,526 94
Value of labor of paupers.....	48,805 00
Amount saved by their labor.....	78,834 47

TABLE "E."

Shows the character and description of persons received and supported and the changes during the year, to-wit:

Whole number received during the year.....	52,794
Born in poor-house. ....	947
Died.....	5,490
Bound out. ....	74
Discharged.....	43,369
Absconded.....	484

On the first day of December, 1884, there were remaining in the poor-houses.....	18,445
Of which there were males.....	9,450
Females.....	8,995

Of the preceding total there were, foreigners.....	11,300
Born in the United States.....	7,145

Lunatics.....	7,304
Idiots.....	620
Blind.....	295
Mutes.....	119

Of the persons relieved and supported during the year:

Foreigners.....	70,716
Born in the United States.....	51,377

Lunatics.....	6,704
Idiota.....	723
Blind.....	409
Mutes.....	118

TABLE "F."

Gives the number of children in the poor-houses under sixteen years of age, and the number instructed during the year:

Total number of both sexes.....	551
Females under sixteen.....	261
Males under sixteen.....	290
Number instructed during the year.....	321

TABLE "G."

Gives the nativity of persons relieved or supported during the year

Total number of males.....	69,312
Total number of females.....	51,026

	Males.	Females.
United States.....	29,014	19,789
Ireland.....	20,944	17,788
England.....	2,644	1,797
Scotland.....	813	513
Germany.....	10,031	6,953
France.....	743	561
Canada.....	1,769	1,738
Italy.....	230	43
Poland.....	639	632
Nova Scotia.....	....	6
Wales.....	83	69
Holland.....	56	48
Sweden.....	120	82
Norway.....	21	6
Switzerland.....	51	35
New Brunswick.....	1	2
Austria.....	14	2
Spain.....	6	
Denmark.....	22	3
Prussia.....	4	
Portugal.....	1	4
Unknown.....	20	
Other countries.....	1,995	920

TABLE "H."

Shows causes of pauperism, to-wit:

Total number of males.....	67,949
Total number of females.....	50,212

	Males.	Females.
Intemperance direct.....	7,485	1,548
Children having intemperate parents.....	1,410	1,467
Females having intemperate husbands.....	.. ..	1,424
Debauchery.....	242	332
Debauchery of parents.....	239	152
Idleness.....	2,145	609
Vagrancy.....	5,729	1,127
Idiocy.....	466	390
Lunacy.....	3,347	4,793
Blindness.....	330	273
Lameness.....	846	382
Sickness.....	24,608	15,257
Decrepitude.....	949	656
Old age.....	2,916	2,760
Deaf and dumb or mutes.....	100	75
Indigent and destitute.....	9,616	11,286
Children having destitute parents.....	2,765	2,890
Children having sick parents.....	1,108	999
Females having sick husbands.....	.....	438
Orphans.....	479	476
Bastards.....	238	213
Illegitimate children.....	4	5
Other causes.....	2,827	2,655

#### MEMORANDUMS MADE BY SUPERINTENDENTS ON ANNUAL REPORTS.

##### *Chemung County.*

"The overseers of the poor have not made any report to me of their accounts and the justices of the peace have nothing to do with their accounts."

##### *Cortland County.*

"The salary of the 'superintendent of the poor' is \$500. The superintendent has charge of all temporary relief as well as of the county house, his salary is therefore made a separate matter by the board of supervisors."

##### *Franklin County.*

"It is impossible to tell how many were temporarily relieved outside of the county house by overseers, probably between 400 and 500."

##### *Jefferson County.*

"This report is as near accurate as I can make it. The supervisors have failed to make complete or accurate reports and I have done the best I could to correct and compile them by estimating those that were inaccurate and incomplete by those that were apparently accurate."

##### *Monroe County.*

"The above report does not include the insane asylum in this county which is entirely separate from the poor-house, and not under the

control of the superintendent of the poor. The number in the asylum December 1, 1883, was 95 males, 143 females, total 238; received during the year, 43 males, 34 females; discharged during the year, 33 males, 27 females; died, six males, six females; remaining in the asylum December 1, 1884, 99 males, 144 females; total 243.

"Total expenses of the asylum for the year ending December 1, 1884, was \$23,879.66; average cost of each person, per year \$99.55; average cost per week was \$1.90<sup>4</sup>/<sub>10</sub>."

*Putnam County.*

"We have no superintendents of the poor in this county, for that reason I cannot fill out this blank at it should be, for each town pays its own temporary relief, Wm. C. Entrott, keeper, Putnam County Poor House."

*Washington County.*

"The superintendents of the poor of Washington county in forwarding their annual report would respectfully state that they have not received any returns from some of the towns, and from others heard from, were of such a meagre nature and not giving the number of paupers relieved, prevents their filling out the temporary relief form."

MEMORANDUMS IN RELATION TO SPECIAL POOR REPORTS.

*Allegany County.*

"Do not know cause of pauperism or nationality outside of those in county alms-house, and it is impossible to ascertain."

*Delaware County.*

"The superintendents have no means of knowing the causes of pauperism."

*Essex County.*

"I desire to explain why I have not made the special report called for by you. It is absolutely impossible for me to make that report from the information that I have from the reports of the supervisors in accordance with section 76 (96), title 1, chapter 20, part 1 of the Revised Statutes. The reports of the several supervisors simply gives the number of forgers, lunatics, idiots and mutes and is silent as to the nationality, cause of pauperism, etc. If you only call for what is cared for in the county house I could answer the questions called for in your special report.

"Therefore I would suggest the propriety of a law compelling the supervisors of the several towns in each county of this State, to report to the superintendent of the poor of their respective counties on or before the 15th day of November, in each year hereafter, answering all of the questions called for in your special report."

*Herkimer County.*

"We have no data from which we could make this report so as to be of any value."



*Jefferson County.*

"I am unable to fill out this table as but few of the overseers have done so in their reports to me, and those who have — have apparently guessed at it."

*Lewis County.*

"I have included the 225 persons temporarily relieved in one aggregate item as we do not know how many are males or how many are females, nor have not made any note of their nationality, nor we cannot designate their sex without going broadcast all over the county. We were not aware that we had to designate their nationality and sex until we received these blanks, otherwise we should have made a note of it when we relieved them, we supposed the whole number relieved was all that was required."

*Onondaga County.*

"In this county a distinction is made between town and county poor and for the ten years I have been in this office the city overseer of the poor has never made any report of matters in his office to the superintendent. In the towns there has been reports made, but they have been in such shape that we might as well shut our eyes and guess as to try and make anything out of their reports. To get at the amount actually expended for temporary relief is impossible. In the towns some orders are given for supplies and license money is used by the overseers in some cases and no report is made to us of the amount of money so expended for the poor. In conclusion I will say that it is impossible to make the 'special poor report' and have it of any value to any one. The form used for the annual report is the same as has been used for many years and does not call for any 'State paupers,' and those in our report are included in our county paupers."

*Oswego County.*

"I herewith return to you my annual and special reports without alteration, I have to make these reports from returns furnished by town overseers and supervisors. I do the best that I can to get these statistics correct, a blank 'special report' is furnished to every town overseer in the county. From those reports the superintendent makes up his special report to the Secretary of State. Between the special report and the report furnished by supervisors the discrepancy occurs."

*Tompkins County.*

"I have no data in my office to make the special report from. In order to make it I should be obliged to get reports from the fourteen overseers in the different towns and that would cost at least \$75.00. If you will furnish blanks I will have each of the overseers keep a record next year and make a report at its close."

*Ulster County.*

"The reports received from the different supervisors do not contain any information or statistics from which I can answer the above questions correctly. I have averaged them according to the number received at the county house."

"A."

*Whole number of town and county paupers relieved and supported during the year ending December 1, 1884, and amount expended for their support.*

COUNTRIES.	Whole number of paupers relieved or supported during the year ending December 1, 1884.	Number of county paupers temporarily relieved or supported.		Number of town paupers relieved or supported.		Number of persons temporarily relieved.	Expenses connected with the county poor houses.		Expenses of administering temporary relief.		Whole expense of support of county and town paupers for the year ending December 1, 1884.
		Number of county paupers temporarily relieved or supported.	Number of town paupers relieved or supported.	Number of county paupers relieved or supported.	Number of town paupers relieved or supported.		Expenses connected with the county poor houses.	Expenses of administering temporary relief.			
Albany.....	764	267	497	.....	\$27,159 74	.....	\$27,159 74	.....	\$10,376 30	.....	\$27,159 74
Allegany.....	124	124	.....	350	4,542 80	350	4,542 80	.....	8,178 21	.....	14,919 10
Broome.....	1,197	344	853	818	17,918 87	818	17,918 87	.....	8,815 92	.....	26,097 08
Cattaraugus.....	700	198	502	700	7,777 83	700	7,777 83	.....	22,400 40	.....	16,593 75
Cayuga.....	2,978	1,768	1,210	2,039	7,199 37	2,039	7,199 37	.....	13,936 18	.....	29,599 77
Chautauqua.....	1,416	1,416	.....	1,085	14,532 57	1,085	14,532 57	.....	.....	.....	28,478 75
Chemung.....	143	44	99	.....	5,279 47	.....	5,279 47	.....	.....	.....	5,269 47
Chenango.....	563	46	517	400	9,166 13	400	9,166 13	.....	6,790 13	.....	16,956 26
Clinton.....	2,068	453	1,615	1,909	13,989 00	1,909	13,989 00	.....	27,731 91	.....	41,720 91
Columbia.....	436	324	112	112	20,447 72	112	20,447 72	.....	350 85	.....	20,798 57
Cortland.....	388	388	.....	264	5,222 40	264	5,222 40	.....	2,029 01	.....	7,251 41
Delaware.....	499	90	409	414	4,350 50	414	4,350 50	.....	6,253 64	.....	10,604 14
Dutchess.....	259	44	215	5	11,354 58	5	11,354 58	.....	177 28	.....	11,531 86
City of Poughkeepsie.....	1,511	275	1,236	1,032	7,075 25	1,032	7,075 25	.....	3,075 00	.....	10,150 25
Erie.....	10,789	6,684	4,105	5,225	187,481 43	5,225	187,481 43	.....	81,004 56	.....	268,485 99
Essex.....	839	178	661	706	5,927 65	706	5,927 65	.....	10,239 70	.....	16,167 35

TABLE "A."—(Continued.)

COUNTIES.	Whole number of paupers relieved during the year ending December 1, 1884.	Number of county paupers temporarily relieved or supported.	Number of town paupers relieved or supported.	Number of persons temporarily relieved.	Expenses connected with the county poor-houses.	Expenses of administering temporary relief.	Whole expense of support of county and town paupers for the year ending December 1, 1884.
Franklin.....	95	95	.....	50	\$4,658 65	\$6,537 62	\$11,196 27
Fulton.....	1,583	85	1,498	1,498	6,917 47	14,396 56	21,314 03
Genesee.....	1,365	1,084	281	.....	6,449 60	7,587 56	14,037 16
Greene.....	1,094	232	862	862	8,010 20	1,315 94	9,326 14
Hamilton.....	26	5	21	2	2,864 00	189 00	3,053 00
Herkimer.....	188	116	72	50	6,901 60	1,500 00	8,401 60
Jefferson.....	1,213	564	649	1,010	8,141 20	29,296 91	37,438 11
Kings, commissioners of charities and corrections of.....	9,329	9,329	.....	.....	290,353 37	.....	290,353 37
Lewis.....	319	42	277	225	9,271 22	3,704 97	12,976 19
Livingston.....	354	354	.....	.....	13,837 83	3,920 74	17,758 57
Madison.....	1,234	187	1,047	.....	7,455 20	3,414 05	10,869 25
Monroe.....	3,860	853	3,007	3,069	20,068 38	67,428 37	87,496 75
Montgomery.....	1,662	69	1,593	1,416	12,193 83	5,700 22	17,894 05
New York.....	45,888	45,888	.....	7,851	910,309 16	38,995 52	949,304 68
Niagara.....	625	625	.....	.....	12,447 61	.....	12,447 61
Oneida.....	3,517	852	2,665	3,517	48,279 83	25,551 58	73,831 41
Onondaga.....	641	264	377	.....	18,598 70	51,401 30	70,000 00
Ontario.....	1,579	1,579	.....	.....	7,710 40	12,583 43	20,293 83
Orange.....	743	743	.....	.....	22,683 36	6,229 81	28,913 17

City and town of Newburgh...	705	.....	14,194 63	6,793 28	20,987 91
Orleans.....	1,129	509	8,349 85	9,473 80	17,823 65
Oswego.....	1,949	1,366	9,374 95	33,274 88	42,649 83
Otsego.....	380	815	7,687 13	5,287 86	12,974 99
Putnam.....	83	.....	3,137 50	.....	2,137 50
Queens.....	581	86	13,845 39	4,876 55	18,721 94
Rensselaer.....	1,777	528	27,787 46	11,368 06	39,155 52
Richmond.....	706	.....	16,080 58	4,229 48	20,310 06
Rockland.....	175	78	6,860 80	694 84	7,555 64
Saratoga.....	353	.....	11,597 56	.....	11,597 55
Schenectady.....	3,675	92	6,855 03	5,119 90	11,974 93
Schoharie.....	59	34	3,801 20	225 15	4,026 35
Schuyler.....	351	190	14,895 33	1,565 00	16,460 33
Seneca.....	714	352	5,897 44	9,755 44	15,652 88
St. Lawrence.....	944	698	11,420 61	7,061 60	18,482 21
Town of Oswegatchie.....	457	434	639 58	3,113 35	3,752 93
Steuben.....	1,124	748	5,688 99	17,240 10	22,929 09
Suffolk.....	1,245	777	20,003 57	18,325 36	38,328 93
Sullivan.....	115	75	6,010 05	4,204 44	10,214 49
Tioga.....	1,069	671	4,497 89	9,751 96	14,249 85
Tompkins.....	468	295	5,304 53	7,665 61	12,970 14
Ulster.....	1,416	1,147	6,624 82	8,283 10	14,907 92
Warren.....	302	.....	5,291 34	2,684 65	7,975 99
Washington.....	268	.....	9,085 18	.....	9,085 18
Wayne.....	3,862	2,414	14,942 20	24,933 16	39,875 36
Westchester.....	550	534	19,227 31	649 41	19,876 72
Wyoming.....	320	200	4,847 25	5,743 72	9,590 97
Yates.....	270	222	4,745 56	8,459 28	14,204 84
Total.....	125,036	534,591	\$2,036,270 65	\$690,892 65	\$2,727,163 30

"B."

*Expenses connected with County Poor Houses.*

COUNTIES.	Amount paid to superintendents for their services.	Amount paid to keepers and poor-house officers.	Amount paid to constables and other officers.	Amount paid for supplies for poor-house.	Amount paid for the transportation of paupers.	Amount paid to physicians for attendance and medicines.	Amount paid for repairs and improvements on buildings and grounds.	Amount paid for miscellaneous expenses connected with the poor-house.	Total.
Albany.....	\$2,500 00	\$7,204 00	.....	\$15,455 74	.....	\$2,000 00	.....	.....	\$27,159 74
Albany.....	900 00	1,080 00	.....	4,542 80	.....	350 00	.....	.....	4,542 80
Broome.....	1,000 00	1,506 70	.....	12,087 02	.....	.....	.....	.....	17,918 47
Cattaraugus.....	1,200 00	811 00	.....	2,774 57	.....	237 58	.....	.....	7,777 83
Chautauque.....	500 00	3,220 00	.....	4,643 37	.....	200 00	.....	.....	7,199 37
Chemung.....	500 00	2,000 00	.....	7,122 98	.....	346 43	.....	.....	14,523 97
Chemung.....	500 00	2,000 00	.....	4,394 43	.....	350 00	.....	.....	14,523 97
Clinton.....	500 00	1,484 00	.....	9,438 92	.....	88 50	.....	.....	13,969 13
Columbia.....	1,095 00	1,803 10	.....	15,013 88	.....	445 23	.....	.....	20,446 72
Columbia.....	.....	1,499 00	.....	3,406 93	.....	632 00	.....	.....	5,222 40
Columbia.....	835 00	1,650 00	.....	2,632 64	.....	241 99	.....	.....	4,350 50
Delaware.....	.....	.....	.....	11,354 58	.....	42 00	.....	.....	11,354 58
Dutchess.....	1,200 00	15,321 00	.....	4,169 50	.....	200 00	.....	.....	18,770 23
City of Foughkeepsle.....	1,000 00	804 00	34 37	3,537 56	.....	6,388 24	.....	.....	10,773 43
Essex.....	1,000 00	.....	.....	3,537 56	.....	192 76	.....	.....	5,927 65
Franklin.....	1,270 97	.....	.....	2,877 82	.....	.....	.....	.....	4,654 63
Fulton.....	300 00	971 00	.....	5,646 50	.....	.....	.....	.....	6,917 47
Greene.....	300 00	450 00	.....	4,358 63	.....	175 00	.....	.....	6,449 00
Hamilton.....	2,475 00	.....	.....	3,540 20	.....	210 00	.....	.....	8,010 20
Jefferson.....	300 00	1,254 10	.....	6,901 40	.....	40 00	.....	.....	2,854 00
King.....	9,102 00	63,249 70	.....	189,643 42	.....	14,357 28	.....	.....	290,353 37
Lewis.....	1,000 00	1,129 84	.....	5,445 31	.....	400 00	.....	.....	9,271 22
Livingston.....	1,000 00	2,621 96	15 10	8,416 13	.....	350 00	.....	.....	13,837 83
Madison.....	992 00	550 00	.....	5,640 25	.....	152 00	.....	.....	7,455 20
Montgomery.....	2,000 00	3,214 75	.....	11,314 31	.....	1,640 32	.....	.....	20,068 38
Montgomery.....	18,000 00	10,127 22	.....	649,142 66	.....	321 86	.....	.....	912,399 16
New York.....	1,200 00	1,180 97	.....	33,667 28	.....	30,500 00	.....	.....	42,549 23
Ontario.....	1,200 00	7,180 97	.....	33,667 28	.....	1,550 65	.....	.....	48,279 83
Orange.....	1,350 00	3,360 42	.....	18,508 70	.....	90 50	.....	.....	18,598 70
City of Newburgh.....	1,000 00	3,360 42	.....	4,548 68	.....	1,272 90	.....	.....	7,710 40
Oswego.....	900 00	300 00	.....	15,327 45	.....	785 65	.....	.....	22,663 36
Oswego.....	700 00	1,238 00	150 00	9,242 02	.....	627 11	.....	.....	14,191 63
Penn.....	.....	500 00	.....	3,257 91	.....	300 00	.....	.....	8,349 83
Queens.....	1,000 00	950 00	.....	7,732 47	.....	265 00	.....	.....	10,734 93
Queens.....	.....	.....	.....	2,397 96	.....	197 00	.....	.....	3,137 49
Queens.....	.....	.....	378 00	3,820 37	.....	424 36	.....	.....	13,845 39

Benewah.....	4,600 00	5,390 04	.....	16,948 15	780 00	1,125 24	1,133 99	27,787 46
Bozeman.....	.....	2,340 00	.....	8,208 65	478 83	361 37	3,906 25	16,040 84
Rockland.....	1,300 00	800 00	.....	3,031 61	207 77	851 96	2,249 46	6,466 80
Saratoga.....	800 00	.....	20 00	7,826 08	434 07	453 38	368 64	11,507 56
Schenectady.....	.....	.....	.....	5,754 33	240 00	.....	104 00	6,855 03
Schoharie.....	924 00	.....	71 50	1,619 08	162 00	.....	3,401 20	3,401 20
Schuyler.....	390 00	.....	7 00	12,875 01	1,069 32	.....	615 53	11,895 33
Seneca.....	1,000 00	500 00	.....	4,578 45	200 00	.....	.....	5,897 44
St. Lawrence.....	.....	1,290 00	.....	8,321 51	247 00	318 49	.....	11,430 61
Stenben.....	1,250 00	2,612 26	.....	3,552 66	139 98	519 12	326 60	6,589 36
Suffolk.....	280 00	932 00	.....	11,760 49	247 00	650 00	.....	5,688 99
Sullivan.....	600 00	.....	.....	4,166 26	115 24	2,273 83	1,253 45	20,003 57
Toga.....	194 70	500 00	261 02	2,329 81	44 00	194 16	.....	6,010 05
Tompkins.....	1,500 00	750 00	.....	2,564 38	40 00	589 83	438 90	4,497 69
Ulster.....	500 00	750 00	.....	2,925 82	248 00	1,248 41	438 90	5,304 53
Washington.....	500 00	1,462 00	.....	5,734 36	186 42	734 44	130 64	6,624 82
Wayne.....	600 00	1,450 00	16 00	9,742 26	1,107 30	302 90	889 37	5,201 24
Westchester.....	2,000 00	2,222 14	.....	10,637 35	1,838 55	1,038 70	949 17	9,685 18
Wyoming.....	600 00	800 00	.....	2,969 89	100 00	3,000 00	966 94	14,942 30
Yates.....	500 00	.....	.....	4,059 98	250 00	266 04	260 00	19,227 31
Total.....	473,717 67	4312,529 14	\$2,832 35	\$1,327,013 64	\$103,143 68	\$94,369 73	\$109,935 10	\$2,606,270 65

(C.)  
*Expenses for administering temporary relief.*

COUNTIES.	Amount paid overseers of the poor for their services.	Amount paid justices of the peace for their services.	Amount paid for relief- ing indigent persons temporarily, not in- cluded in the two foregoing columns.	Total.
Allegany.....	.....	.....	\$10,376 30	\$10,376 30
Broome.....	\$1,204 60	.....	6,973 61	8,178 21
Cattaraugus.....	849 60	86 95	7,879 37	8,815 92
Cayuga.....	2,515 77	.....	19,884 63	22,400 40
Chautauqua.....	3,247 90	208 14	10,480 14	13,936 18
Chenango.....	677 15	.....	6,112 98	6,790 13
Clinton.....	5,404 69	.....	22,327 22	27,731 91
Columbia.....	179 10	.....	171 75	350 85
Cortland.....	225 63	35 80	1,767 58	2,029 01
Delaware.....	585 00	25 00	5,643 64	6,253 64
Dutchess.....	.....	.....	177 28	177 28
City of Poughkeepsie.	.....	.....	3,075 00	3,075 00
Erie.....	9,350 00	.....	71,654 56	81,004 56
Essex.....	958 31	30 00	9,251 39	10,239 70
Franklin.....	608 20	.....	5,929 42	6,537 62
Fulton.....	994 87	.....	13,401 69	14,396 56
Genesee.....	836 75	7 00	6,743 81	7,587 56
Greene.....	320 00	83 32	912 62	1,315 94
Hamilton.....	.....	.....	189 00	189 00
Herkimer.....	.....	.....	1,500 00	1,500 00
Jefferson.....	1,396 01	.....	27,900 00	29,296 91
Lewis.....	149 73	.....	3,555 24	3,704 97

Livingston.....	552 25	.....	3,368 49	8,920 74
Madison.....	1,262 10	.....	2,151 95	8,414 05
Monroe.....	7,198 54	.....	60,234 83	67,428 37
Montgomery.....	1,200 00	.....	4,500 22	5,700 22
New York.....	6,816 00	.....	32,179 52	38,995 52
Oneida.....	8,038 12	.....	22,513 46	25,551 58
Unondaga.....	.....	.....	51,401 30	51,401 30
Ontario.....	1,601 00	56 25	10,926 18	12,533 43
Orange.....	.....	.....	6,229 81	6,229 81
City of Newburgh.....	.....	.....	6,793 28	6,793 28
Orleans.....	462 90	150 00	8,860 90	8,473 80
Oswego.....	1,394 30	14 25	31,866 33	32,274 88
Otsego.....	.....	.....	5,287 86	5,287 86
Queens.....	48 20	69 60	4,758 45	4,876 55
Rensselaer.....	.....	.....	11,368 06	11,368 06
Richmond.....	.....	.....	4,229 48	4,229 48
Rockland.....	10 00	8 00	694 84	694 84
Schenectady.....	.....	.....	5,101 90	5,119 90
Schoharie.....	.....	.....	225 15	225 15
Schoharie.....	165 00	7 00	1,393 00	1,565 00
Seneca.....	1,191 33	.....	8,564 11	9,755 44
St. Lawrence.....	844 52	43 15	6,173 93	7,061 60
Town of Oswegatchie.....	700 00	4 00	2,409 35	3,113 35
Steuben.....	.....	.....	17,240 10	17,240 10
Suffolk.....	808 04	.....	17,517 32	18,325 36
Sullivan.....	304 00	.....	3,900 44	4,204 44
Tioga.....	758 52	.....	8,993 44	9,751 96
Tompkins.....	600 00	.....	7,065 61	7,665 61
Ulster.....	1,106 77	49 35	7,126 98	8,283 10
Warren.....	.....	.....	2,684 65	2,684 65
Wayne.....	1,469 89	77 76	23,385 51	24,933 16

[Assem. Doc. No. 45.]



TABLE "C."—(Continued.)

COUNTIES.	Amount paid, overseers of the poor for their services.	Amount paid justices of the peace for their services.	Amount paid for reliev- ing indigent persons temporarily, not in- cluded in the two foregoing columns.	Total.
Westchester.....	.....	.....	\$649 41	\$649 41
Wyoming.....	\$454 90	.....	4,288 82	4,743 72
Yates.....	25 00	.....	8,434 28	8,459 28
Total.....	\$61,510 59	\$955 87	\$628,426 19	\$690,892 65

(D.)  
*Value of poor-house establishments, labor of paupers and expense of supporting each person.*

COUNTIES.	Acres of land attached to poor-house.	First cost of poor-house establishment.	Estimated value of poor-house establishments.	Value of labor of paupers.	Amount saved by their labor.	Sum expended above the earnings of paupers for the support of each person.	Weekly expense of each person.
Albany.....	110	.....	\$145,000 00	\$1,800 00	\$1,300 00	\$127 64	\$2 49
Allegany.....	360	.....	35,000 00	.....	.....	62 92	1 21
Broome.....	130	\$20,000 00	40,000 00	1,000 00	1,000 00	59 59	1 14
Cattaraugus.....	200	5,343 16	53,300 00	600 00	200 00	55 64	1 07
Cayuga.....	96	20,000 00	25,000 00	500 00	500 00	67 60	1 30
Chautauqua.....	326	76,700 00	112,386 94	1,200 00	1,200 00	70 76	1 36
Chemung.....	180	.....	10,000 00	500 00	500 00	59 93	1 15½
Chenango.....	175	20 000 00	20,000 00	500 00	1,000 00	70 50	1 35½
Clinton.....	80	.....	40,000 00	250 00	250 00	47 84	92
Columbia.....	214	25,000 00	32,000 00	475 00	475 00	83 98	1 61½
Cortland.....	118	5,000 00	30,000 00	500 00	500 00	.....	96
Delaware.....	180	4,000 00	12,000 00	.....	.....	61 36	1 18
Dutchess.....	103	.....	15,000 00	250 00	250 00	101 66	1 95½
Poughkeepsie city alms-house.....	18	50,000 00	40,000 00	180 00	180 00	92 89	1 78½
Erie.....	184	.....	287,640 00	.....	23,729 47	172 12	3 31
Essex.....	165	1,500 00	16,000 00	250 00	350 00	49 64	95½
Franklin.....	110	50,000 00	40,000 00	500 00	500 00	54 60	1 05
Fulton.....	100	.....	5,000 00	.....	.....	.....	.....
Genesee.....	194	25,000 00	22,000 00	700 00	700 00	58 56	1 12
Greene.....	188	15,000 00	25,000 00	300 00	400 00	31 21	87

TABLE (D.) — Continued.

COUNTIES.	Acres of land attached to poor-house.	First cost of poor-house establishment.	Estimated value of poor-house establishments.	Value of labor of paupers.	Amount saved by their labor.	Sum expended above the earnings of paupers for the support of each person.	Weekly expense of each person.
Hamilton.....	.....	.....	.....	.....	.....	\$111 53	\$2 14½
Herkimer.....	63	.....	\$30,000 00	.....	.....	63 19½	1 21½
Jefferson.....	170	.....	30,000 00	\$300 00	\$300 00	58 76	1 13
Kings.....	70	\$959,000 00	1,500,000 00	20,000 00	20,000 00	113 60	.2 18
Lewis.....	60	.....	20,000 00	150 00	150 00	132 44	.....
Livingston.....	151	67,000 00	57,000 00	1,000 00	1,000 00	72 25	1 39
Madison.....	159½	5,140 00	33,000 00	200 00	200 00	50 50	97
Monroe.....	85	24,000 00	92,000 00	1,000 00	1,500 00	75 29	1 44
Niagara.....	130	15,000 00	40,000 00	1,000 00	500 00	55 64	1 07
Oneida.....	206	200,000 00	201,200 00	5,000 00	11,000 00	75 08	1 44½
Onondaga.....	80	.....	90,000 00	1,000 00	.....	52 36	1 00
Ontario.....	212	.....	40,000 00	.....	.....	61 79	1 18½
Orange.....	263	.....	75,000 00	.....	.....	79 31	1 52
City of Newburgh	73	5,000 00	47,500 00	250 00	650 00	29 75	38
Orleans.....	133	.....	33,500 00	.....	.....	99 52	1 91
Oswego.....	62	1,000 00	35,000 00	100 00	500 00	.....	.....
Otsego.....	231	.....	25,000 00	700 00	700 00	49 91	1 13
Putnam.....	200	.....	16,000 00	200 00	200 00	55 64	1 07
Queens.....	450	25,000 00	46,000 00	500 00	500 00	111 63	2 14
Rensselaer.....	146	.....	130,000 00	500 00	500 00	60 84	1 17
Richmond.....	120	7,000 00	17,000 00	450 00	450 00	114 20	2 20
Rockland.....	46	8,000 00	35,000 00	400 00	400 00	64 74	1 24½

Saratoga.....	120	7,000 00	40,000 00	300 00	300 00	88 68	1 61
Schoenectady.....	25	.....	16,000 00	150 00	150 00	92 70	1 78
Schoharie.....	112	.....	6,000 00	.....	.....	72 50	1 40
Seneca.....	126	.....	18,000 00	300 00	300 00	.....	.....
St. Lawrence.....	335	75,000 00	75,000 00	450 00	450 00	59 63	1 14 $\frac{1}{2}$
Steuben.....	200	4,000 00	22,000 00	400 00	400 00	84 07	1 22
Suffolk.....	250	79,988 50	55,000 00	1,000 00	1,000 00	86 32	1 66
Sullivan.....	100	12,000 00	13,000 00	500 09	1,000 00	36 40	70
Tioga.....	100	5,100 00	15,000 00	250 00	250 00	51 80	99
Tompkins.....	100	2,000 00	12,000 00	300 00	300 00	75 57	1 45
Ulster.....	147	.....	15,000 00	300 00	300 00	61 13	1 17 $\frac{1}{2}$
Warren.....	200	1,400 00	10,000 00	100 00	100 00	74 88	1 44
Washington.....	267	18,000 00	15,000 00	800 00	800 00	57 44	1 10
Wayne.....	196	7,000 00	40,000 00	300 00	300 00	66 72	1 28
Westchester.....	117	30,000 00	60,000 00	1,000 00	1,000 00	81 12	1 56
Wyoming.....	280	21,700 00	26,000 00	300 00	300 00	57 20	1 10
Yates.....	185	19,815 00	25,000 00	100 00	100 00	101 92	1 96
Total.....	9,201 $\frac{1}{2}$	\$1,916,686 66	\$4,069,526 94	\$48,805 00	\$78,834 47	.....	.....

(E.)  
Description of persons relieved and supported, and changes during the year.

COUNTIES.	Changes during the year in the county poor-house.						Number of persons in poor-house, December 1.		Of the preceding total there were,							Of the persons relieved and supported during the year, there were,					
	Received.	Born.	Died.	Bound out.	Discharged.	Abandoned.	Females.	Males.	Total.	Foreigners.	Born in the United States.	Lunatics.	Idiota.	Blind.	Mutes.	Foreigners.	Born in the United States.	Lunatics.	Idiota.	Blind.	Mutes.
Albany.....	543	8	65	2	417	69	89	124	213	142	71	34	2	3	1	477	287	117	2	5	1
Allegany.....	66	1	12	2	42	1	32	34	66	53	54	6	4	3	...	485	712	120	14	4	1
Broome.....	194	3	34	1	162	1	74	109	183	128	130	12	7	3	...	271	479	82	12	6	1
Cattaraugus.....	842	5	23	1	827	7	38	46	82	55	72	17	6	3	...	94	2,021	23	16	8	...
Cayuga.....	140	6	27	1	121	8	64	107	172	78	57	85	10	4	...	904	512	113	10	...	3
Chemung.....	143	1	10	1	70	4	18	42	60	15	45	4	1	4	...	59	84	3	4	3	3
Chenango.....	162	2	11	1	22	1	41	32	73	45	28	34	14	5	1	1,320	748	50	31	18	1
Columbia.....	120	3	10	1	116	1	59	127	186	100	86	42	11	5	1	235	201	53	13	5	1
Cortland.....	236	3	34	1	215	1	59	127	186	100	86	42	11	5	1	394	294	45	9	2	3
Cortland.....	236	3	34	1	215	1	59	127	186	100	86	42	11	5	1	394	294	45	9	2	3
Dutchess.....	259	2	21	1	165	2	30	60	90	49	25	44	8	2	1	125	134	7	...	...	...
City of Poughkeepsie.....	477	2	10	2	393	1	34	40	74	50	24	5	1	1	...	681	950	6	1	1	...
Erie.....	3,153	48	167	9	2,193	61	291	480	771	500	271	308	16	4	4	7,354	3,485	647	6	1	1
Franklin.....	32	4	6	8	22	1	38	30	68	31	37	12	4	4	...	407	432	14	8	7	1
Franklin.....	32	4	6	8	22	1	38	30	68	31	37	12	4	4	...	407	432	14	8	7	1
Greene.....	40	2	7	1	33	1	27	41	68	30	38	13	3	1	...	827	798	15	17	7	...
Hamilton.....	115	4	12	2	146	3	33	45	78	27	46	9	1	1	...	657	736	16	17	...	...
Herkimer.....	87	5	12	2	74	1	16	10	26	16	10	38	1	2	1	410	684	11	1	1	1
Jefferson.....	79	5	6	6	68	1	45	57	102	38	64	38	1	2	1	...	...	...	...	...	...
Kings.....	9,185	144	599	1	6,168	14	68	61	129	60	69	42	19	20	5	6,278	3,051	1,720	19	20	5
Lewis.....	32	1	15	1	17	1	17	37	54	23	31	17	1	4	1	39	300	17	1	4	1
Livingston.....	196	3	19	2	182	1	67	94	151	60	91	56	5	1	1	152	202	64	10	4	1
Madison.....	598	10	52	3	489	20	92	128	220	153	68	11	8	8	1	2,146	1,714	14	10	8	1
Montgomery.....	30,198	854	3,680	12	27,075	7	4,541	4,217	8,758	6,091	42	27	16	9	...	31,322	14,566	4,707	367	177	69
New York.....	30,198	854	3,680	12	27,075	7	4,541	4,217	8,758	6,091	42	27	16	9	...	31,322	14,566	4,707	367	177	69
Niagara.....	30,198	854	3,680	12	27,075	7	4,541	4,217	8,758	6,091	42	27	16	9	...	31,322	14,566	4,707	367	177	69
Oneida.....	370	10	65	3	324	7	25	91	116	76	40	242	1	5	...	1,387	1,238	310	1	5	...
Onondaga.....	365	13	38	2	301	30	266	217	483	256	227	242	1	6	...	1,642	1,875	310	1	5	...
Ontario.....	230	18	35	1	220	18	71	42	113	68	11	4	1	1	...	708	874	4	3	1	1
Oswego.....	196	6	31	1	137	23	92	133	224	114	110	69	2	5	...	210	190	73	...	...	...

City of Newburgh.....	163	4	8	71	2	24	63	87	58	28	6	3	1	454	221	8	7	3	1
Orleans.....	171	1	14	46	8	43	49	101	46	46	7	2	4	720	409	7	25	3	1
Oswego.....	18	40	10	67	6	60	41	101	23	78	42	6	1	403	1,546	91	18	7	1
Chicago.....	65	10	16	41	10	36	50	46	18	26	15	6	1	62	318	24	15	7	1
Putnam.....	44	8	8	24	6	23	22	44	18	9	5	3	4	41	432	5	3	4	1
Queens.....	33	4	8	24	12	20	44	64	65	9	7	7	7	1,026	660	27	7	7	1
Richmond.....	628	14	48	524	6	107	143	250	154	96	19	7	7	1,067	299	30	1	10	1
Rockland.....	327	6	17	106	6	68	79	137	75	63	12	1	2	407	64	5	4	6	1
Saratoga.....	143	6	17	80	13	18	34	122	25	26	6	4	3	111	194	59	13	1	1
Schenectady.....	317	8	19	186	13	58	76	134	62	72	23	8	1	159	194	59	13	1	1
Schoharie.....	86	2	8	50	3	20	64	84	46	38	3	3	3	1,992	1,633	4	8	1	1
Schoharie.....	19	7	7	19	19	19	14	33	9	24	4	8	1	11	48	4	8	1	1
Schenectady.....	40	1	6	32	3	10	53	63	18	45	2	2	2	42	309	3	6	12	1
St. Lawrence.....	70	3	24	70	3	83	92	175	109	66	14	10	7	227	487	2	2	2	1
Stenber.....	183	3	17	144	11	106	106	216	39	30	5	4	2	350	564	26	21	18	6
Suffolk.....	197	6	17	144	11	106	106	216	106	106	42	4	3	482	783	59	8	3	5
Sullivan.....	28	1	6	23	10	18	20	47	45	41	6	4	1	116	94	42	4	1	2
Tombing.....	91	1	6	23	10	18	20	47	45	41	6	4	1	116	94	42	4	1	2
Ulster.....	74	3	9	23	10	18	20	47	45	41	6	4	1	116	94	42	4	1	2
Warren.....	40	1	6	23	10	18	20	47	45	41	6	4	1	116	94	42	4	1	2
Washington.....	176	1	16	150	10	45	47	92	68	15	43	5	2	128	174	6	2	3	1
Wayne.....	126	1	26	102	3	47	122	169	60	109	68	4	2	1,679	171	31	1	4	1
Westchester.....	398	7	40	298	46	57	127	164	101	63	15	10	2	382	198	54	2	2	1
Worming.....	23	1	7	31	14	14	18	32	13	19	2	2	1	85	278	19	10	10	1
Yates.....	38	1	7	31	14	14	18	32	13	19	2	2	1	85	278	19	10	10	1
Total.....	52,794	947	5,490	43,369	484	8,995	9,450	18,445	11,300	7,145	7,304	620	295	70,716	51,377	8,704	723	409	118

(F.)

*Number of children in the poor-houses, under sixteen years of age, and the number instructed during the year.*

COUNTIES.	Females under 16, Dec. 1, 1894.	Males under 16, Dec. 1, 1894.	Total of both sexes.	Number instructed during the year.	Time of instruction.
Albany.....	.....	1	1	.....	.....
Allegany.....	.....	.....	.....	.....	.....
Broome.....	1	4	5	.....	.....
Cattaraugus.....	.....	.....	.....	.....	.....
Cayuga.....	1	1	2	.....	.....
Chautauqua.....	.....	2	2	.....	.....
Chemung.....	.....	3	3	.....	.....
Chenango.....	.....	.....	.....	.....	.....
Clinton.....	5	2	7	.....	.....
Columbia.....	1	2	3	1	10 months.
Cortland.....	.....	1	1	.....	.....
Delaware.....	1	.....	1	.....	.....
Dutchess.....	.....	.....	.....	.....	.....
City of Poughkeepsie	2	.....	2	.....	.....
Erie.....	10	12	22	.....	.....
Essex.....	3	3	6	.....	.....
Franklin.....	.....	3	3	.....	.....
Fulton.....	.....	2	2	.....	.....
Genesee.....	.....	.....	.....	.....	.....
Greene.....	3	6	9	.....	.....
Hamilton.....	4	4	8	.....	.....
Herkimer.....	.....	2	2	.....	.....
Jefferson.....	1	.....	1	.....	.....

[illegible]



TABLE "F." — (Continued.)

COUNTIES.	Females under 16, Dec. 1, 1884.	Males under 16, Dec. 1, 1884.	Total of both sexes.	Number instructed during the year.	Time of instruction.
Tompkins.....	.....	1	1	.....	.....
Ulster.....	1	2	3	.....	.....
Warren.....	3	2	5	.....	.....
Washington.....	1	.....	1	.....	.....
Wayne.....	2	.....	2	.....	.....
Westchester.....	6	1	7	.....	.....
Wyoming.....	.....	.....	.....	.....	.....
Yates.....	.....	1	1	.....	.....
Total.....	261	290	551	321	.....

"G."

*Native country of the persons relieved or supported during the year 1884, as far as could be ascertained from the reports of the Superintendents of the Poor.*

COUNTRIES.	Total.		United States.		Ireland.		England.		Scotland.		Germany.		France.		Canada.		Italy.		Poland.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Albany.....	480	274	193	94	133	111	29	19	14	8	56	19	3	2	22	7	4	1	.....	.....
Broome.....	680	340	340	372	132	200	16	11	3	2	33	26	4	2	3	5	.....	.....	.....	.....
Cattaraugus.....	410	290	270	309	77	54	10	6	6	2	19	9	5	2	1	1	23	7	.....	.....
Cayuga.....	1,828	1,150	1,306	715	420	319	30	40	16	19	31	23	6	11	4	6	.....	.....	133	100
Chemung.....	103	40	35	31	32	9	3	.....	2	.....	11	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chenango.....	334	252	186	100	68	66	19	9	5	3	7	3	1	128	161	397	464	.....	.....	.....
Columbia.....	972	1,096	354	390	102	125	3	.....	4	1	18	9	1	1	2	1	.....	.....	.....	.....
Columbia.....	281	155	128	73	125	71	3	.....	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	191	197	163	171	21	14	5	6	.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	239	260	120	178	60	40	12	18	6	4	17	5	3	1	2	1	19	.....	.....	.....
Columbia.....	173	86	90	44	76	38	3	.....	.....	.....	45	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	548	923	395	555	108	275	24	13	2	1	186	142	27	12	102	86	6	8	444	467
Columbia.....	5,068	8,121	1,628	1,607	1,201	1,295	93	97	19	20	1,858	1,422	27	12	102	86	6	8	444	467
Columbia.....	49	44	23	28	10	10	2	.....	.....	.....	6	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	942	423	304	167	41	106	3	.....	.....	.....	113	52	10	5	31	6	.....	.....	.....	.....
Columbia.....	744	350	437	253	102	35	13	.....	.....	.....	113	52	10	5	31	6	.....	.....	.....	.....
Columbia.....	10	16	10	16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	124	64	81	44	22	10	6	.....	.....	.....	10	8	2	.....	.....	.....	.....	.....	.....	.....
Columbia.....	331	682	223	313	91	117	20	15	3	5	13	13	1	35	52	146	169	.....	.....	.....
Columbia.....	4,962	4,367	1,853	1,098	1,073	2,433	79	56	19	3	1,007	722	18	1	27	13	24	10	1	4
Columbia.....	1074	124	133	22	17	1	.....	.....	.....	.....	10	1	1	3	5	.....	.....	.....	.....	.....
Columbia.....	1,065	169	376	55	411	59	10	6	7	2	292	118	8	.....	.....	.....	.....	.....	.....	.....
Columbia.....	1,831	2,009	830	884	483	452	31	28	4	16	322	23	18	5	4	.....	.....	.....	.....	.....
Columbia.....	1,188	474	347	167	439	172	15	.....	.....	.....	317	123	21	.....	.....	.....	.....	.....	.....	.....
Columbia.....	25,126	20,762	8,429	6,137	9,074	1,090	874	319	203	3	4,019	3,266	153	118	104	209	26	8	.....	.....
Columbia.....	2,031	1,486	73	207	31	120	1,090	60	10	10	72	10	3	80	171	181	.....	.....	.....	.....
Columbia.....	1,447	1,432	543	596	237	186	96	50	4	5	224	187	21	11	8	14	.....	.....	.....	.....
Columbia.....	342	361	183	195	329	186	96	50	4	5	224	187	21	11	8	14	.....	.....	.....	.....
Columbia.....	597	832	196	135	127	9	.....	.....	.....	.....	12	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	1,063	1,191	572	656	170	213	115	115	27	23	5	49	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	1,227	1,013	180	138	130	60	6	.....	.....	.....	34	28	14	12	192	204	.....	.....	.....	.....
Columbia.....	55	28	21	21	33	7	.....	.....	.....	.....	10	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	476	105	40	33	253	43	10	8	4	1	161	18	4	2	4	1	.....	.....	.....	.....

TABLE "G." — (Continued.)

COUNTRIES.	Total.		United States.		Ireland.		England.		Scotland.		Germany.		France.		Canada.		Italy.		Poland.		
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	
Albany.....	947	830	329	211	478	369	21	28	3	7	41	72	.....	.....	39	73	.....	.....	31	59	
Richmond.....	366	340	151	153	138	106	10	21	4	3	25	49	2	.....	.....	.....	.....	1	2	.....	.....
Rockland.....	124	51	39	25	52	9	10	5	2	.....	21	12	.....	.....	.....	.....	.....	.....	.....	.....	
Saratoga.....	237	116	134	60	83	43	6	3	4	2	6	4	.....	.....	4	3	.....	.....	.....	.....	
Schenectady.....	3,421	254	1,496	187	847	43	209	10	93	.....	462	3	63	3	41	2	89	5	27	.....	
Schoharie.....	177	132	140	145	140	7	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Schuyler.....	172	172	166	164	6	7	1	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Seneca.....	287	427	140	190	93	137	20	45	12	18	13	19	2	7	7	11	.....	.....	.....	.....	
St. Lawrence.....	490	454	308	286	56	63	8	3	2	1	6	3	8	9	100	89	.....	.....	.....	.....	
Town of Oswegatchie.....	215	242	127	133	10	19	2	.....	.....	.....	4	.....	.....	.....	67	88	.....	.....	.....	.....	
Steuben.....	728	496	338	210	306	128	24	17	3	.....	46	28	6	.....	5	13	.....	.....	.....	.....	
Sullivan.....	63	52	40	29	14	13	4	.....	.....	.....	5	10	.....	.....	.....	.....	.....	.....	.....	.....	
Tioga.....	539	438	298	466	41	156	8	.....	.....	.....	108	22	4	.....	.....	.....	.....	.....	.....	.....	
Ulster.....	146	146	137	147	43	18	11	7	3	.....	1	.....	.....	.....	17	11	.....	.....	.....	.....	
Warren.....	146	146	137	147	43	18	11	7	3	.....	1	.....	.....	.....	13	15	.....	.....	.....	.....	
Washington.....	188	70	118	53	49	42	6	.....	.....	.....	2	.....	.....	.....	17	13	.....	.....	.....	.....	
Wayne.....	3,342	520	2,083	200	571	192	143	7	60	4	220	80	49	1	161	10	32	3	.....	.....	
Westchester.....	238	163	121	77	197	69	13	4	5	2	43	10	3	.....	4	13	1	.....	.....	.....	
Wyoming.....	156	115	98	80	55	34	8	2	.....	.....	10	.....	.....	.....	10	.....	.....	.....	.....	.....	
Yates.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Total.....	69,312	51,026	29,014	19,793	29,944	17,768	2,644	1,797	813	513	10,031	6,963	743	561	1,769	1,738	230	43	639	632	

TABLE "G."—(Continued.)

[illegible]

TABLE "G." — (Continued.)

COUNTIES.	Nova Scotia.		Wales.		Holland.		Sweden.		Norway.		Switzerland.		New Brunswick.		Austria.		Spain.		Denmark.		Prussia.		Portugal.		Unknown.		Other Countries.	
	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.	Males.	Females.
Schoharie .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scheneyler .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Seneca .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Lawrence .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Stuyvesant .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Tioga .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ulster .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Warren .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Washington .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wayne .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westchester .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wyoming .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Yates .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total .....	6	83	69	56	48	52	21	6	51	35	1	2	14	2	5	22	3	4	1	4	20	1,993	920	.....	.....	.....	.....	

"H."

*Causes, of pauperism of the persons relieved or supported during the year 1884, as far as could be ascertained from the reports of the superintendents of the poor.*

COUNTIES.	Total.		Intemperance direct.		Children having intemperate parents.		Females having intemperate husbands.	Debauchery.		Debauchery of parents.	
	Male.	Female.	Male.	Female.	Male.	Female.		Male.	Female.	Male.	Female.
Albany.....	490	274	130	71	.....	.....	20	.....	8	.....	.....
Broome.....	571	626	60	20	13	19	21	1	18	3	1
Cattaraugus.....	413	287	30	.....	.....	.....	.....	.....	.....	.....	.....
Cayuga.....	1,653	1,323	361	57	297	283	71	.....	.....	56	39
Chautauqua.....	748	668	58	36	35	27	14	.....	.....	.....	.....
Chemung.....	110	33	2	2	.....	.....	.....	.....	.....	.....	.....
Chenango.....	410	153	300	25	.....	.....	15	.....	12	.....	.....
Clinton.....	972	1,096	30	5	.....	.....	23	.....	.....	.....	.....
Columbia.....	274	162	102	27	.....	.....	5	11	9	.....	5
Cortland.....	118	117	12	7	6	3	.....	.....	.....	.....	.....
Delaware.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dutchess.....	173	86	116	67	.....	.....	.....	.....	.....	.....	.....
City of Poughkeepsie.	588	923	30	15	25	87	21	.....	4	.....	8
Erie.....	5,668	5,121	183	54	36	51	.....	.....	.....	.....	.....
Franklin.....	47	48	6	4	1	.....	.....	1	8	1	1
Genesee.....	952	413	178	76	6	3	38	5	3	3	2
Greene.....	771	323	387	40	26	15	28	18	9	3	2
Hamilton.....	11	15	1	.....	4	4	2	.....	.....	.....	.....
Kings.....	4,962	4,367	560	441	21	27	.....	.....	79	.....	.....
Lewis.....	70	24	.....	.....	.....	.....	.....	.....	.....	.....	.....

TABLE "H."—(Continued.)

COUNTIES.	Total.		Intemperance direct.		Children having intemperate parents		Females having intemperate husbands.	Debauchery.		Debauchery of parents.	
	Male.	Female.	Male.	Female.	Male.	Female.		Male.	Female.	Male.	Female.
Livingston .....	254	100	99	2	.....	.....	.....	.....	3	1	3
Madison.....	1,085	189	636	11	.....	.....	21	15	7	9	3
Monroe.....	1,851	2,009	289	103	302	316	212	.....	.....	.....	.....
Montgomery.....	1,188	474	1,137	.....	.....	.....	414	.....	.....	.....	.....
New York .....	25,126	20,762	..	.....	.....	.....	.....	.....	.....	.....	.....
Niagara.....	552	73	90	10	11	5	6	50	3	45	2
Oneida.....	1,913	1,601	34	5	8	7	7	3	5	.....	.....
Ontario.....	945	634	205	40	39	43	26	10	2	4	2
Orange.....	408	335	50	.....	25	20	68	.....	.....	.....	.....
City of Newburgh.....	371	334	57	13	46	51	26	.....	.....	.....	.....
Orleans.....	597	532	256	139	36	40	10	30	2	8	6
Oswego.....	1,105	1,149	96	59	78	79	71	12	12	9	9
Otsego.....	227	153	5	1	3	.....	.....	.....	2	.....	.....
Putnam.....	74	9	20	.....	.....	.....	.....	.....	.....	.....	.....
Queens.....	443	138	290	13	8	4	36	8	2	.....	.....
Rensselaer.....	943	834	217	47	63	81	25	3	17	2	7
Richmond.....	366	340	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rockland.....	126	49	22	8	.....	.....	.....	.....	.....	.....	.....
Saratoga.....	210	143	76	16	3	1	5	18	4	.....	.....
Schenectady.....	3,421	254	645	23	36	34	38	27	2	45	10
Schoharie.....	27	32	4	.....	.....	.....	1	3	4	.....	.....
Schuyler.....	176	175	14	6	5	6	9	2	4	2	1
Seneca.....	287	427	95	45	72	68	87	.....	55	9	11
St. Lawrence.....	490	454	24	3	14	20	12	.....	3	2	4

	215	242	7	1	13	10	6	3	2	8	6
Town of Oswegatchie..	655	469	148	16	68	61	39	...	...	...	...
Steuben.....	68	52	5	1	...	...	...	...	3	...	...
Sullivan.....	539	580	32	6	9	12	20	2	18	7	6
Tioga.....	898	518	29	3	8	4	7	...	8	4	6
Ulster.....	139	162	5	...	...	...	...	10	...	...	...
Warren.....	198	70	48	...	...	...	...	...	...	...	...
Washington.....	3,342	530	177	17	96	80	11	...	7	16	15
Wayne.....	387	163	72	23	...	2	1	10	15	2	3
Westchester.....	158	162	15	...	...	...	...	...	...	...	...
Wyoming.....	186	94	40	...	2	4	8	...	2	...	...
Yates.....											
Total.....	67,949	50,212	7,485	1,548	1,410	1,467	1,424	243	332	239	152

[Assem. Doc. No. 45.]



TABLE "H." — (Continued.)

COUNTIES.	Idleness.		Vagrancy.		Idiocy.		Lunacy.		Blindness.		Lameness.	
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Albany.....	20	15	36	10	2	....	56	61	3	2	50	25
Broome.....	....	....	31	10	13	8	62	58	15	4	34	3
Cattaraugus.....	....	....	....	....	10	2	38	44	5	1	....	....
Cayuga.....	29	19	45	26	23	16	17	6	6	2	19	10
Chautauqua.....	44	33	10	4	6	4	65	58	11	10	9	2
Chemung.....	....	....	40	5	3	1	3	1	....	1	3	....
Chenango.....	....	....	12	....	2	5	20	30	2	....	7	....
Clinton.....	10	3	21	6	18	13	19	31	8	10	33	12
Columbia.....	7	11	29	23	7	6	29	24	3	2	20	12
Cortland.....	4	....	....	....	....	....	....	....	2	3	....	....
Dutchess.....	10	....	10	5	....	....	....	2	5	2	10	7
City of Poughkeepsie.	50	80	82	11	....	1	2	3	....	1	8	....
Erie.....	51	....	715	253	17	11	294	343	32	47	....	....
Franklin.....	....	....	3	1	1	2	1	6	....	1	3	....
Genesee.....	317	36	79	8	16	4	9	7	....	....	13	9
Greene.....	90	29	34	16	....	1	4	11	....	1	5	6
Hamilton.....	....	....	....	....	1	1	....	....	....	....	....	....
Kings.....	....	....	35	47	12	7	787	974	13	16	50	45
Lewis.....	....	....	....	....	2	....	13	7	....	....	6	4
Livingston.....	....	....	4	1	7	3	29	39	2	2	7	....
Madison.....	93	13	55	4	1	....	9	14	1	2	27	5
Monroe.....	21	12	64	35	4	6	6	8	5	3	34	16
Montgomery.....	14	8	....	....	5	4	5	11	....	....	5	4
New York.....	....	....	132	146	193	176	1,640	2,680	103	74	38	47
Niagara.....	73	5	52	4	8	1	7	13	1	....	62	6

Oneida.....	275	252	3	4	4	4	4	30	11	9	4	330	273	847	383
Ontario.....	103	6	11	4	4	14	15	80	11	13	15	330	11	847	383
Orange.....	6	2	....	5	5	46	48	45	1	4	15	330	1	847	383
City of Newburgh...	24	7	3	....	....	4	4	21	....	....	21	330	....	847	383
Orleans.....	20	12	4	3	3	5	2	10	1	2	10	330	1	847	383
Oswego.....	35	22	20	17	17	1	5	31	13	17	11	330	13	847	383
Otsego.....	10	4	7	8	8	9	15	6	1	6	5	330	1	847	383
Putnam.....	25	....	2	1	1	2	3	7	3	1	2	330	3	847	383
Queens.....	30	3	....	....	....	....	....	4	....	....	....	330	....	847	383
Rensselaer.....	62	33	2	5	5	58	50	10	1	6	10	330	1	847	383
Richmond.....	80	23	....	....	....	15	16	12	4	3	12	330	4	847	383
Rockland.....	10	2	2	2	2	1	4	5	2	4	....	330	2	847	383
Saratoga.....	9	3	8	5	5	25	34	38	1	3	5	330	1	847	383
Schenectady.....	563	20	1	3	3	5	3	1	....	....	....	330	....	847	383
Schoharie.....	2	1	4	4	4	....	4	1	1	6	1	330	1	847	383
Schuyler.....	33	17	2	3	3	1	2	6	6	2	6	330	6	847	383
Seneca.....	7	4	1	1	1	2	....	....	....	....	....	330	....	847	383
St. Lawrence.....	26	4	8	13	13	10	16	20	8	10	11	330	8	847	383
Town of Oswegatchie.	....	9	8	2	2	4	1	10	....	....	....	330	....	847	383
Stauben.....	10	2	....	8	8	9	12	5	1	2	5	330	1	847	383
Sullivan.....	3	5	3	1	1	14	28	16	4	3	3	330	4	847	383
Tioga.....	125	3	1	....	....	3	2	13	....	....	....	330	....	847	383
Ulster.....	19	....	2	6	6	16	7	13	2	1	4	330	2	847	383
Warren.....	3	4	5	6	6	4	6	3	3	1	1	330	3	847	383
Washington.....	19	....	1	....	....	10	21	4	2	2	2	330	2	847	383
Wayne.....	2,657	49	3	2	2	40	34	10	2	2	4	330	2	847	383
Westchester.....	49	25	1	....	....	24	13	....	....	....	....	330	....	847	383
Wyoming.....	15	5	8	11	11	6	10	10	1	2	3	330	1	847	383
Yates.....	20	....	7	3	3	....	3	20	7	3	8	330	7	847	383
Total.....	5,729	1,127	466	360	3,347	4,994	330	273	847	383	....	....	....	....	....

TABLE "H."—(Continued.)

COUNTIES.	Sickness.		Deceititude.		Old age.		Deaf and dumb, or mutes.		Indigent and destitute.		Children having destitute parents.	
	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Albany.....	120	47	10	....	20	5	1	....	40	7	2	....
Broome.....	80	47	....	....	23	26	1	....	83	162	108	159
Cattaraugus.....	145	83	3	....	21	16	1	....	160	141	....	....
Cayuga.....	41	37	141	118	71	92	....	....	187	144	311	342
Chautauqua.....	132	120	31	28	66	59	....	....	230	217	28	32
Chemung.....	6	3	21	3	19	10	2	1	10	6	....	....
Chenango.....	13	14	25	20	20	12	....	....	6	3	....	....
Clinton.....	89	56	5	3	65	70	....	1	663	826	....	....
Columbia.....	29	23	10	5	24	10	1	....	....	....	1	....
Cortland.....	31	34	6	2	9	4	....	....	42	61	6	3
Dutchess.....	6	9	3	2	13	2	....	....	....	....	....	....
City of Poughkeepsie	40	31	25	57	8	6	....	....	270	481	40	91
Erie.....	813	844	136	153	762	946	23	22	....	....	....	....
Franklin.....	6	1	5	3	8	6	1	....	4	5	3	6
Genesee.....	137	81	4	3	23	14	1	....	151	113	3	2
Greene.....	24	8	8	4	41	9	....	1	24	14	25	18
Hamilton.....	1	1	....	....	2	9	....	....	....	....	....	....
Kings.....	2,608	1,745	113	112	108	193	....	....	393	368	128	113
Lewis.....	18	3	....	....	30	10	1	....	....	....	....	....
Livingston.....	62	23	....	....	29	15	....	1	....	....	....	....
Madison.....	41	33	24	11	85	27	3	1	61	8	....	....
Monroe.....	212	251	34	21	162	135	1	....	174	213	265	273
Montgomery.....	7	12	....	....	15	6	....	....	....	....	....	....
New York.....	17,803	10,331	....	....	61	89	40	29	4,487	6,559	317	306
Niagara.....	40	5	10	....	60	4	....	....	25	3	7	3

Oneida.....	330	252	....	....	102	63	1	2	....	556	578
Ontario.....	110	107	21	13	66	61	7	6	121	50	57
Orange.....	42	29	....	....	102	97	....	....	40	....	....
City of Newburgh..	49	17	....	....	24	21	....	1	18	69	94
Orleans.....	20	32	8	9	10	32	1	....	102	12	20
Oswego.....	101	187	35	24	127	147	....	1	137	296	226
Otsego.....	50	24	4	4	28	28	1	....	43	17	15
Putnam.....	....	....	....	....	7	....	....	....	....	....	....
Queens.....	30	35	....	....	3	7	2	....	29	....	....
Rensselaer.....	68	69	3	5	30	81	1	2	189	86	113
Richmond.....	75	64	....	....	15	33	....	....	175	....	....
Rockland.....	18	7	8	5	12	8	....	....	4	....	....
Saratoga.....	22	15	3	....	5	5	....	....	688	....	....
Schenectady.....	395	32	193	5	187	22	2	....	20	35	8
Schoharie.....	....	....	3	3	3	5	....	....	4	1	....
Schoyler.....	16	17	3	5	29	23	1	....	22	15	13
Seneca.....	16	22	4	2	15	18	....	....	14	8	13
St. Lawrence.....	91	57	9	12	117	88	2	3	35	85	107
Town of Oswego.....	11	21	6	2	16	22	....	....	24	75	74
Steuben.....	63	58	12	6	78	67	....	....	101	61	45
Sullivan.....	2	2	....	....	8	5	1	....	13	9	....
Tioga.....	51	64	4	3	45	41	1	....	142	211	90
Ulster.....	283	176	....	....	31	23	3	1	287	216	6
Warren.....	....	1	8	6	11	10	....	....	75	100	....
Washington.....	33	3	....	....	10	8	1	2	28	....	....
Wayne.....	80	77	2	1	40	37	....	1	120	85	74
Westchester.....	98	27	5	3	1	1	....	....	107	43	....
Wyoming.....	5	3	....	....	28	27	....	....	63	....	6
Yates.....	45	17	4	2	11	5	....	....	25	4	8
Total.....	24,608	15,257	949	656	2,916	2,760	100	75	9,616	2,765	2,890

TABLE "H." — (Continued.)

COUNTIES.	Children having sick parents.		Females having sick husbands.	Orphans.		Bastards.		Illegitimate children.		Other causes.	
	Male.	Female.		Male.	Female.	Male.	Female.	Male.	Female.	Male.	Female.
Albany.....	.....	.....	3	.....	.....	.....	.....	.....	.....	.....	.....
Broome.....	40	56	10	.....	.....	4	4	.....	.....	.....	.....
Cayuga.....	.....	.....	20	47	38	2	5	.....	.....	.....	.....
Chautauqua.....	17	15	6	3	2	3	1	.....	.....	.....	.....
Chenango.....	.....	.....	12	.....	.....	3	2	.....	.....	.....	.....
Clinton.....	.....	.....	23	11	14	.....	.....	.....	.....	.....	.....
Columbia.....	.....	.....	.....	.....	.....	1	1	.....	.....	.....	.....
City of Poughkeepsie.....	8	15	9	.....	.....	.....	2	.....	.....	.....	.....
Erie.....	.....	.....	.....	.....	.....	2	.....	.....	.....	2,604	2,395
Franklin.....	.....	.....	.....	.....	.....	1	3	.....	.....	2	1
Genesee.....	2	1	10	3	2	2	1	.....	.....	.....	.....
Greene.....	64	62	33	15	14	3	2	.....	.....	.....	.....
Kings.....	9	8	.....	.....	.....	.....	.....	.....	.....	125	192
Livingston.....	9	6	.....	.....	.....	.....	.....	.....	.....	5	3
Madison.....	.....	.....	6	.....	.....	5	3	.....	.....	.....	.....
Monroe.....	210	217	120	51	54	17	14	.....	.....	.....	.....
Montgomery.....	.....	.....	15	.....	.....	.....	.....	.....	.....	.....	.....
New York.....	.....	.....	.....	185	222	127	103	.....	.....	.....	.....
Niagara.....	2	.....	.....	3	1	6	2	.....	.....	.....	.....
Oneida.....	506	378	.....	46	32	2	1	.....	.....	.....	.....
Ontario.....	28	31	16	.....	.....	5	5	.....	.....	.....	.....
City of Newburgh.....	18	41	15	.....	.....	.....	.....	.....	.....	.....	.....
Orleans.....	30	28	23	6	9	5	4	.....	.....	.....	.....

Oswego.....	51	48	13	16	24	6	3	...	...	.....	.....
Otsego.....	4	1	6	...	...	1	2	...	...	.....	.....
Queens.....	.....	.....	11	...	...	4	8	...	...	.....	.....
Rensselaer.....	9	7	3	35	17	2	5	...	...	.....	2
Richmond.....	.....	.....	.....	...	...	1	1	...	...	.....	50
Saratoga.....	12	3	5	14	1	...	2	...	...	.....	.....
Schenectady.....	.....	.....	.....	...	...	...	...	...	...	.....	.....
Schoharie.....	.....	.....	.....	1	...	...	...	...	...	.....	.....
Schuyler.....	.....	.....	1	3	1	4	1	...	...	.....	.....
Seneca.....	3	5	5	5	11	2	3	...	...	.....	.....
St. Lawrence.....	18	18	17	4	4	1	4	...	...	.....	.....
Town of Oswegatchie.....	28	27	16	1	...	3	1	...	...	.....	.....
Stenben.....	31	29	17	16	18	5	4	...	...	.....	.....
Sullivan.....	.....	.....	.....	...	...	...	1	...	...	.....	.....
Tioga.....	2	3	9	2	2	4	3	...	5	.....	.....
Ulster.....	.....	.....	3	...	...	2	4	...	...	.....	.....
Warren.....	.....	.....	.....	...	1	4	3	...	...	.....	.....
Washington.....	.....	.....	.....	...	...	...	1	...	...	.....	12
Wayne.....	7	6	11	6	2	4	3	...	...	.....	.....
Westchester.....	.....	.....	.....	...	...	2	2	...	...	.....	.....
Yates.....	.....	.....	.....	1	2	2	3	...	...	.....	.....
Total.....	1,108	999	438	479	476	238	213	4	5	2,927	2,655



# STATE OF NEW YORK.

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No. 46.

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## IN ASSEMBLY.

JANUARY 30, 1885.

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### COMMUNICATION

FROM SUPERINTENDENT OF PUBLIC WORKS RELATIVE  
TO PRINTING ORDER BY LEGISLATURE OF 1884.

OFFICE OF SUPERINTENDENT OF PUBLIC WORKS, }  
January 29, 1885. }

Hon. C. A. CHICKERING, *Clerk of Assembly, Albany, N. Y.:*

DEAR SIR — In reply to yours of the 27th inst, stating that a resolution was adopted asking that the heads of departments report to the house, what reports or printing, if any, ordered by the Legislature of 1884, have not yet been executed and delivered to them by the State printer, I will state that all the printing for this department has been done and delivered by the State printer.

Yours very truly,

JAMES SHANAHAN,

*Superintendent of Public Works.*



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STATE OF NEW YORK.

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No. 47.

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IN ASSEMBLY,

JANUARY 30, 1885.

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COMMUNICATION

FROM BUREAU OF STATISTICS OF LABOR IN REPLY TO  
RESOLUTION OF ASSEMBLY.

STATE OF NEW YORK:

BUREAU OF STATISTICS OF LABOR, }  
ALBANY, *January, 29, 1885.* }

Hon. C. A. CHICKERING, *Clerk of Assembly, Albany, N. Y. :*

DEAR SIR— In pursuance with resolution of the Assembly, I have the honor to report that the State printer, has executed and delivered to this department all reports ordered by the Legislature of 1884.

I have the honor to be,

Yours, very respectfully,

CHARLES F. PECK.

*Commissioner.*

[Assem. Doc. No. 47.]      1



# STATE OF NEW YORK

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No. 48.

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## IN ASSEMBLY,

JANUARY 30, 1885.

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### COMMUNICATION

FROM DAIRY COMMISSIONER IN REPLY TO RESOLUTION

NEW YORK STATE DAIRY COMMISSIONER'S OFFICE, }  
ALBANY, *January 29, 1885.* }

Hon. C. A. CHICKERING, *Clerk of the Assembly, Albany, N. Y. :*

SIR—Yours of the 27th inst, relative to printing is at hand.

No printing was ordered by the Legislature of 1884 for this department.

Very respectfully yours,

GEORGE L. FLANDERS,

*Assistant Commissioner.*

[*Assem. Doc. No. 48.*]



# STATE OF NEW YORK.

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No. 49.

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## IN ASSEMBLY,

JANUARY 30, 1885.

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### REPORT OF THE COMMITTEE ON GRIEVANCES ON THE MEMORIAL OF CERTAIN MEMBERS RELATIVE TO MINORITY REPRESENTATION ON THE STANDING COMMITTEES OF THE HOUSE.

IN ASSEMBLY, *January 29, 1885.*

*To the Honorable the Assembly of the State of New York:*

The Committee on Grievances, to whom was referred a protest of fifty-five members of the Assembly, composing the minority party in that body, complaining of the action of the Speaker in reducing the minority representation to three upon committees of eleven, have the honor to report that they have met and considered the matter referred to them, and in the opinion of the committee the charges made in the said protest against the Speaker are wholly without foundation, and that said protest is, therefore, unwarranted.

ALBANY, N. Y., *January 27, 1885.*

W. H. OLIN.  
J. M. DIBBLE.  
S. S. CARTWRIGHT.  
L. R. BAILEY.  
C. SMITH.

*To the Honorable the Assembly of the State of New York:*

The undersigned, a minority of the Committee on Grievances, respectfully submit the following report:

That, pursuant to the call of the chairman, the committee met on the 27th day of January, 1885, to consider a protest of fifty-five members, constituting the party of the minority in the Assembly,

[Assem. Doc. No. 49.]

against the action of the Speaker, the Hon. George Z. Erwin, in reducing the representation of the minority upon committees of the House, which protest is as follows:

**WHEREAS**, By long-established custom of the Assembly of the State of New York, the minority has always been accorded by both political parties a definite and fair proportionate representation in the organization of the committees of the Assembly; and

**WHEREAS**, A decrease of such minority representation below such definite and fair proportion would practically deprive the minority of its proper influence and share in matters of legislation affecting the great public interests of the State; and

**WHEREAS**, Speaker George Z. Erwin, of the Assembly of 1885, plainly to aid in the election of a United States Senator from this State, and for factional party purposes, has, without just cause and in violation of the fundamental rights of the minority — the safeguard of the people — departed from established legislative custom and practice, and in perversion of the power of his high office has reduced the minority representation upon the House committees of 1885 to the meagre number of three in committees of eleven; therefore, be it

*Resolved*, That we, the minority representatives of fifty-five out of the one hundred and twenty-eight Assembly districts of the State of New York, do solemnly protest against the unprecedented and unwarrantable action of the Speaker of the Assembly of 1885 in so organizing the committees, and denounce it as a dangerous exercise of the power confided to him by legislative custom, and an exhibition of partisanship as unjust as it is unprecedented.

Addison H. Bartley.  
Michael Brennan.  
E. K. Burnham.  
Frank Byrne.  
Jacob A. Cantor.  
Michael J. Coffey.  
Robert E. Connelly.  
Lewis K. Church.  
Wm. B. Clark.  
Edward D. Outler.  
James D. Decker.  
J. A. Driess.  
M. C. Earl.  
Chas. Eiseman.  
Wm. Caryl Ely.  
Thomas F. Farrell.  
John W. Felter.  
D. E. Finn.  
Jos. L. Gerety.  
Frank M. Giese.  
G. H. P. Gould.

Geo. W. Greene.  
Edward P. Hagan.  
Henry F. Haggerty.  
C. A. J. Hardenburgh.  
T. J. Hardin.  
James P. Hooley.  
W. P. Horne.  
Eugene S. Ives.  
T. W. Jackson.  
Samuel Wm. Johnson.  
John F. Kenny.  
Jacob Kunzenman.  
Geo. H. Lindsay.  
O. C. Lodewick.  
Peter K. McCann.  
Chas. P. McClelland.  
Jarv. B. McGoldrick.  
Richard Nagle.  
S. H. Niles.  
John O'Hara.  
James Oliver.

E. B. Osborne.  
Edw. F. Reilly.  
P. H. Roche.  
G. F. Roesch.  
John B. Shea.  
S. D. Rosenthal.

W. F. Sheehan.  
Lewis B. Sherman.  
J. P. Tumilty.  
Moses J. Wafer.  
Geo. E. Whiteman.

That the committee was attended by the Speaker, who answered the charges of the protest in person, and by Mr. Ely, of Otsego, who appeared in behalf of the protestants.

That it was shown that there was no rule, nor had there been any uniform practice concerning the proportional representation of the minority party upon committees of the Assembly; but the undersigned are clearly of the opinion that due regard to the rights of the minority and of their constituencies demand that they should be fairly represented upon all the committees of the House.

That where the minority numbers as many as fifty-five members to seventy-three in the majority, a representation of three upon committees of eleven is not a fair nor just proportion.

Upon the other matters referred to in said protest, the undersigned have to report that no evidence was submitted to the committee.

ALBANY, *January 27, 1885.*

WALTER HOWE,  
*Chairman.*  
EDWARD B. OSBORNE.  
M. J. WAFER.  
MICHAEL BRENNAN.





# STATE OF NEW YORK.

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No. 50.

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## IN ASSEMBLY,

FEBRUARY 4, 1885.

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### COMMUNICATION

FROM THE SUPERINTENDENT OF THE INSURANCE DEPARTMENT IN REPLY TO RESOLUTION.

STATE OF NEW YORK:

INSURANCE DEPARTMENT, }  
ALBANY, *January 28, 1885.* }

The Honorable GEORGE Z. ERWIN, *Speaker of the Assembly* :

SIR—I acknowledge the receipt to-day of a copy of a resolution passed by the Assembly on the 27th inst., reading as follows:

*“Resolved, That the heads of the various State departments report to this house within fifteen days what reports, or printing, if any, ordered by the Legislature of 1884, have not yet been executed and delivered to them by the State printer.”*

I have to say in response thereto that all reports and printing ordered by the Legislature of 1884 for this department have been “executed and delivered”.

I am, sir,

Respectfully yours,

JOHN A. MCCALL, JR.,

*Superintendent.*

[Assem. Doc. No. 50.]

1



# STATE OF NEW YORK.

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No. 51.

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## IN ASSEMBLY,

FEBRUARY 3, 1885.

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### COMMUNICATION

FROM THE SUPERINTENDENT OF THE DEPARTMENT OF  
PUBLIC INSTRUCTION IN REPLY TO RESOLUTION.

STATE OF NEW YORK:

OFFICE OF THE  
SUPERINTENDENT OF PUBLIC INSTRUCTION, }  
ALBANY, *February 3, 1885.*

Hon. GEORGE Z. ERWIN, *Speaker of the Assembly :*

SIR — In compliance with the resolution of the Assembly, a copy of which was received by me on the 27th ult., directing the heads of the various State departments to report to the Assembly, within fifteen days, what reports or printing, if any, ordered by the Legislature of 1884, have not yet been executed or delivered to them by the State printers, I have the honor to report that, in February, 1884, a joint resolution, of which the following is a copy, was adopted by the Assembly and concurred in by the Senate.

*Resolved* (If the Senate concur), That 3,000 copies of the Thirtieth Annual Report of the State Superintendent of Public Instruction, be printed in cloth, for distribution by that officer.

Messrs. Weed, Parsons & Co., the State printers, delivered by May 6th ensuing, 2,500 copies of said report, the remaining 500 copies have not been delivered.

I deem it proper to add, that the reason assigned by them was that, before the adoption of said resolution, they had already done about half the work and distributed the type thereof, on an edition of 2,500, the usual number ordered theretofore.

Under those circumstances I did not insist upon their furnishing the full number ordered. No other printing for this department was ordered by the Legislature of 1884.

Very respectfully yours,

W. B. RUGGLES,

*Superintendent of Public Instruction.*



# STATE OF NEW YORK.

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No. 52.

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## IN ASSEMBLY,

FEBRUARY 5, 1885.

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### COMMUNICATION

FROM THE SUPERINTENDENT OF THE BANKING DEPARTMENT IN REPLY TO RESOLUTION.

STATE OF NEW YORK:

BANKING DEPARTMENT, }  
ALBANY, February 4, 1885. }

Hon. GEORGE Z. ERWIN, *Speaker of the Assembly* :

SIR — I have the honor to acknowledge the receipt of the following resolution adopted by your honorable body on the 26th ultimo, viz.:

“*Resolved*, That the heads of the various State departments report to this house, within fifteen days, what reports or printing, if any, ordered by the Legislature of 1884, have not yet been executed and delivered to them by the State printer.

By order,

CHARLES A. CHICKERING, *Clerk.*”

In reply to the inquiry contained in the above resolution, I would respectfully report that no reports or printing of any character ordered by the Legislature of 1884, for use of this department, remain undelivered by the State printer.

I am, respectfully,

Your obedient servant,

WILLIS S. PAINE,

*Superintendent.*



# STATE OF NEW YORK.

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No. 53.

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## IN ASSEMBLY,

FEBRUARY 6, 1885

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### COMMUNICATION

FROM THE PRESIDENT OF THE FIRE DEPARTMENT OF  
THE CITY OF NEW YORK, IN REPLY TO RESOLUTION.

NEW YORK, *February 5, 1885.*

*To the Honorable Assembly, State of New York:*

GENTLEMEN — In obedience to the resolution passed by the Assembly, January 30, 1885, requiring certain information relative to the qualifications for the position of privates and for promotion to the positions of foreman and assistant foremen in this department, I have the honor to inclose herewith a copy of the printed rules on the subject promulgated before the civil service law was made applicable to this department, and a list of the subjects upon which questions are asked and candidates for promotion are examined by the examining board constituted by the rules referred to.

Very respectfully,

CORNELIUS VAN COTT,

*President.*

[Assem. Doc. No. 53.]      1





## SUBJECTS OF EXAMINATION FOR PROMOTION.

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1. Reading and writing.
2. General orders relative to the guidance and discipline of the department.
3. Blank forms used in company quarters.
4. Care of horses and apparatus.
5. Effect of fire on different kinds of building material, and of water on them when heated.
6. Dangerous combustible and explosive material likely to be encountered at fires.
7. Signals of fire alarm telegraph and use of Morse key.
8. Practical operations at fires including kinds and number of tools carried on apparatus; handling ladders; stretching and taking up lines of hose; getting line to work from roof, and on ladder; working a pipe; ventilating a building filled with smoke; style of pipe, and size of nozzle, used under different circumstances at fires.

HEADQUARTERS FIRE DEPARTMENT CITY NEW YORK, }  
OFFICE BOARD OF COMMISSIONERS, NEW YORK, *September 7, 1881.* }

General Orders, }  
No. 22. }

The following rules, adopted by the board, are hereby promulgated:  
I. That hereafter all persons appointed to membership in the uniformed force shall possess the following qualifications:

1. No person shall ever be appointed to membership in the fire department, or continue to hold membership therein, who is not a citizen of the United States, or who has ever been convicted of crime, or who cannot read and write understandingly in the English language, or who shall not have resided within this State one year. (Chapter 335, Laws 1873, sec. 78, as amended by section 11, chapter 757, Laws 1873.)

2. They shall not be less than five feet seven inches in height, or weight and circumference of chest below that marked as the minimum accompaniment of the height in the following tables:

Height, 5 feet, 7 inches; minimum weight, 140 pounds; circumference of chest,\* 33 inches.

Height, 5 feet 8 inches; minimum weight, 145 pounds; circumference of chest,\* 34 inches.

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\* (Quiescent.) There should be a difference, at least, of two inches at forced expiration and on full inspiration.

Height, 5 feet 9 inches; minimum weight, 150 pounds; circumference of chest,\* 34 1-2 inches.

Height, 5 feet 10 inches; minimum weight, 155 pounds; circumference of chest,\* 35 inches.

Height, 5 feet 11 inches; minimum weight, 160 pounds; circumference of chest,\* 35 1-2 inches.

Height, 6 feet; minimum weight, 165 pounds; circumference of chest, 36 inches.

Height, 6 feet 1 inch; minimum weight, 170 pounds; circumference of chest,\* 36 1-2 inches.

Height, 6 feet 2 inches; minimum weight, 175 pounds; circumference of chest,\* 37 inches.

Height, 6 feet 3 inches; minimum weight, 180 pounds; circumference of chest,\* 37 1-2 inches.

Height, 6 feet 4 inches; minimum weight, 185 pounds; circumference of chest,\* 38 inches.

3. They shall not be more than thirty years of age.

4. Deception or attempt at deception shall be cause for rejection.

5. Previous dismissal from the police or from any fire department shall be cause for rejection.

6. Obesity shall be regarded a good cause for rejection.

7. Syphilitic taint in the applicant shall be regarded a good cause for rejection.

8. The respiring murmur must be clear and distinct over both lungs, its character full, easy and regular, and the organs of respiration and their appendages free from any indications of disease.

9. The character of the heart's action must be uniform, free and steady, its sound and rhythm regular and normal, and without indications of disease of the heart or blood vessels.

10. The condition of eyes and ears must be perfect.

11. The brain and nervous system must be in a healthy state, and the brain and spinal cord must not have been diseased.

12. There must not be any predisposition, either hereditary or acquired, to any constitutional diseases, such as phthisis, scrofula or rheumatism.

13. Habits must be good and moderate as to use of stimulants and tobacco.

14. The effects of serious illnesses or injuries must not be perceptible in the heart, lungs, liver, kidneys or other abdominal organs, or in the skin, eyes, ears, limbs, etc.

II. No member of the uniformed force shall be promoted who would be disqualified for appointment under either sections 1, 4 or 13 of paragraph I, of this order, or who, in the opinion of the medical officer examining him, is not as well physically qualified for the performance of the duties of the position to which he desires promotion, as for those of the position he holds.

III. All applicants for appointment to the uniformed force shall be examined for the first time by and in the presence of the three medical officers, and if either of them shall dissent from the judgment of the others, he shall note his objections upon the certificate of examination (form 5, medical officer), which shall then be submitted to the board, and all applicants shall be re-examined by one or more medical

officers within ten days of their appointment, but in case of the rejection of an applicant, the re-examination must be made by all three medical officers, and at all re-examinations the applicant must sign his name upon the certificate in the presence of the medical officers. Loss of weight below the standard fixed by paragraph I of this order, when superinduced by the training during probation, shall not disqualify, unless the examination shows the loss to be due to physical imperfections not previously apparent, or which have been developed by the training.

HEADQUARTERS FIRE DEPARTMENT CITY OF NEW YORK, }  
OFFICE BOARD OF COMMISSIONERS, NEW YORK, *June 7, 1883.* }

General Orders, }  
No. 4. }

I. The establishment of a school of instruction and the rules governing it, are hereby announced to the department :

II. The second assistant chief of department is designated as instructor of the school, with power to select two assistants from the uniformed force, to be detailed at his request by the chief of department.

III. Until further orders the school will be located at the quarters of engine company No. 47, the third floor of which will be suitably arranged and fitted up with all necessary appliances for the purpose.

IV. The school will be divided into two classes. The first, or "life-saving corps," to be devoted to instruction and training in handling and using scaling and ordinary ladders, life lines, etc., and all other life-saving appliances now in use or hereafter introduced. The second class to be devoted to general instruction in the practical duties of a fireman in quarters and at fires; and particularly in the handling, care and use of all implements, tools, etc., employed in extinguishing fires.

V. After passing a satisfactory examination by the medical officers, a candidate applying for appointment to the uniformed force and volunteering to go to the school of instruction for a term of ten days, on probation and without pay, shall, if appointment is contemplated, be referred to the instructor, by indorsement on his application for appointment on the direction of either of the commissioners, to determine his qualifications under a course of training in the first class. At the expiration of the term of probation, the instructor shall return the application with his report indorsed thereon, stating the candidate's qualifications. Inability to learn the proper handling and use of the life-saving implements, or indifference to the instructions given, shall be regarded as disqualifying the candidate for membership, and if the instructor shall report a candidate incompetent, from any cause, to become proficient in the first class, he shall be ineligible for appointment. If a candidate is reported suitable and able to become proficient in the first class, and is appointed, he shall at once be assigned to a company, in which he shall perform duty at night and at other times when his presence is not required in the school of instruction, to which he shall be ordered by the company commander to complete the course of instruction and training, reporting for that purpose to the instructor at the foot of West One Hundred and Fifty-eighth

street, at 10 A. M., on the day after his appointment takes effect (Sundays and legal holidays excepted), and thereafter at such times and places as the instructor may direct. At the close of the training and instruction the instructor shall return the copy of the order of appointment (transmitted to him at the time of appointment), with his report indorsed thereon, in which shall be stated the degree of proficiency attained and the branch of the service for which the appointee is best qualified.

VI. Members of the uniformed force volunteering for instruction in the first class shall be ordered by the chief of department to report to the instructor at 10 A. M., on the day after the receipt by him of their applications (Sundays and legal holidays excepted), at the foot of West One Hundred and Fifty-eighth street; and upon the completion of the course of instruction, he shall report the degree of proficiency attained by each one, and designate the branch of the service in which he is found to be best qualified to perform duty.

VII. If more than one member of a company is assigned to the school of instruction at the same time, unless the company has a surplus number on duty, only one member at a time will be directed to attend the school, preference being given to new appointees.

VIII. In the event of a considerable rain or snow fall one hour prior to the time fixed for reporting for instruction in the first class, at the foot of West One Hundred and Fifty-eighth street, the class will be relieved from reporting for that day.

IX. The instructor shall keep a descriptive record in a book, to be provided for the purpose, of all candidates and members referred to him for instruction and training, to contain the name, age, height, weight, address or company, date of entry, degree of proficiency attained, for which branch of the service recommended, and date when the probation or instruction ended; and a duplicate of this record shall be kept in the office of the chief of department, to be compiled from the applications, etc., passing through his office.

X. Each hook and ladder company in the department (including such of the engine companies, as are equipped with hook and ladder trucks), will as soon as practicable be furnished with three scaling ladders, three belts, three life lines, and such other life-saving appliances as may be found necessary.

XI. The provisions of this order shall take effect throughout the department on the day following its promulgation and receipt.

By order of the board,

CORNELIUS VAN COTT,

*President.*

CARL JUSSEN,

*Secretary.*

OFFICIAL:

\_\_\_\_\_  
*Chief of Department.*

HEAD-QUARTERS FIRE DEPARTMENT CITY OF NEW YORK, }  
 OFFICE BOARD OF COMMISSIONERS,  
 NEW YORK, July 2, 1883. }

General Orders }  
 No. 6. }

I. Members of the uniformed force assigned to the school of instruction will at once report any injury they may receive while under instruction, to the instructor or assistant in charge, as well as to their commanding officer upon returning to company quarters.

II. Commanding officers shall not excuse members assigned to the school of instruction from attendance, except as provided in General Orders, No. 20, O. B. C. series of 1881, or on account of the performance of fire duty rendering an excuse proper.

III. All transfers, resignations, dismissals, absence from any cause, excuses, etc., of members assigned to the school of instruction, will be promptly reported to the instructor by the commanding officer by telephone or otherwise.

By order of the Board,  
 CORNELIUS VAN COTT,  
*President.*

CARL JUSSEN,  
*Secretary.*

OFFICIAL:

\_\_\_\_\_  
*Chief of Department.*

HEAD-QUARTERS FIRE DEPARTMENT CITY OF NEW YORK, }  
 OFFICE BOARD OF COMMISSIONERS,  
 NEW YORK, May 20, 1884. }

CORNELIUS VAN COTT,  
 HENRY D. PURROY, } Commissioners.  
 RICHARD CROKER. }

General Orders }  
 No. 8. }

All officers and members of the uniformed force, who have passed and may hereafter pass the school of instruction, shall as soon as practicable be assigned to the branch of the service for which the Instructor's certificate shows them to be best fitted; they shall not be transferred out of such branch of the service under any circumstances, or be detailed out of such branch of the service, except in cases of emergency, and upon all records and official papers they shall be designated as follows:

If certified to be best fitted for service in engine companies, with the letter (E.) in parenthesis after the name, in the case of new appointees, and with the letters (V. E.) if they volunteered for instruction.

If certified to be best fitted for service in hook and ladder companies with the letter (H.) in parenthesis after the name, in the case of new appointees, and with the letters (V. H.) if they volunteered for instruction.

By order of the Board,  
**CORNELIUS VAN COTT,**  
*President.*

**CARL JUSSEN,**  
*Secretary.*

OFFICIAL :

\_\_\_\_\_,  
*Chief of Department.*

III. The examining boards are hereby constituted as follows :

For applicants for promotion to the grade of foreman and assistant foreman:

Assistant chief of department, Hugh Bonner.

Second assistant chief of department, John McCabe.

Chief of battalion, William Rowe.

Chief of battalion, John J. Bresnan.

Chief of battalion, Francis J. Reilly.

For applicants for promotion to the grades of engineer and assistant engineer of steamer :

Second assistant chief of department, John McCabe.

Foreman, John Castles, repair shops.

Foreman, John Welsh, engine company No. 8.

Foreman, Isaac Fisher, engine company No. 11.

Engineer of steamer, John H. Leonard, engine company No. 50.

Engineer of steamer, Timothy Ryan, engine company No. 22.

The boards will each convene on notice from the senior officer who will be chairman.

29. Applications for promotion must be made in the handwriting and over the signature of the applicant, setting forth the length of his service in the various positions held in the department, and his qualifications for the position to which he desires promotion; be addressed to the board, and forwarded through the intermediate commanders for indorsement by them, and such application shall thereupon be referred to the proper examining board for examination and report as to the applicant's fitness. But no application for promotion or advancement in grade of a member below the grade of chief of battalion shall be considered unless the same is accompanied by a certificate to the effect that the applicant has successfully passed through both classes of the school of instruction; and in addition thereto, in the case of applications for promotion to the grades of engineer and assistant engineer of steamer, the applicant shall apply for leave to attend at the repair shops for a period of thirty days during working hours, to study and familiarize himself with the construction of the various engines in use in this department and apply himself to the practical work of a machinist under the direction of

the officer in charge of the repair shops. The president is authorized to have such leaves granted, and to have temporary vacancies caused thereby filled by detail where necessary.

By order of the board,

CORNELIUS VAN COTT,

*President.*

CARL JUSSEN,

*Secretary.*

OFFICIAL :

\_\_\_\_\_  
*Chief of Department.*

[Assem. Doc. No. 53.]

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# STATE OF NEW YORK.

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No. 54.

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## IN ASSEMBLY,

FEBRUARY 6, 1885.

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### REPLY

OF THE POLICE DEPARTMENT OF THE CITY OF NEW YORK, TO RESOLUTION OF ASSEMBLY, JANUARY 30, 1885.

NEW YORK, *February 5, 1885.*

*The Honorable Assembly of the State of New York :*

GENTLEMEN — By direction of the Board of Police, and in pursuance of the resolution of the Assembly, passed January 30, 1885, requiring a "statement of the qualifications required previous to the operation of the Civil Service Act, for the positions of patrolmen in the Police Department, \* \* \* together with a list of the questions propounded at such time to such applicants; also, a statement of the qualifications required at such time of applicants for promotion to the positions of roundsman, sergeant and captain, respectively, in the Police Department, the inclosed documents are herewith respectfully submitted.

Those relating to the appointment of patrolmen are made out in full, the material being copied from an actual case where appointment has followed regular application and the required examinations, and are scheduled as follows :

A. Order from one of the Police Commissioners to subject the candidate to preliminary examination (by police surgeons).

B. Certificate of surgeons as to physical condition. This certificate given after examination by a committee of three surgeons, selected from the Board of Police surgeons.

C. Form of letter required by the chief clerk to ascertain degree of intelligence of the applicant.

D. Statement of the applicant to be of his own handwriting, for the purpose of testing his qualifications and obtaining necessary information as to age, history, etc.

E. Request for report as to character of the applicant from the  
[Assem. Doc. No. 54.]

captain of the precinct in which such applicant resides, and on the reverse side of such blank will appear the captain's report.

F. Request for report as to character of the applicant from Superintendent, and upon the reverse side of such blank will appear the Superintendent's report.

G. Petition to the Board of Police to appoint applicant to patrolman, to be signed by ten citizens who have known him personally, etc., for a term of (five) years, and who vouch for his good character, etc. — two of whom are required to make affidavit thereof.

The qualifications required for promotion to the grade of roundsman, sergeant and captain, are determined by a Board of Examiners consisting of the five officers highest in rank in the department, the Superintendent and the four inspectors of police.

The form of examinations required are described in the instructions, blanks, scheduled as follows, viz. :

Form No. 1. For promotion to the grade of captain from sergeant or to sergeant from roundsman.

Form No. 2. For promotion to the grade of roundsman from patrolman.

Respectfully submitted,

WM. H. KIPP,  
Chief Clerk

#### FORM NO. 1.

#### *Sergeants and Roundsmen.*

POLICE DEPARTMENT OF THE CITY OF NEW YORK,  
NEW YORK, 187 .

#### *To the Board of Police :*

At a meeting of the Board of Examiners, held , 187 , the precinct, a candidate for promotion to the rank of , duly examined as to his qualifications therefor, and I respectfully report that I find said proficient in the several requirements, according to the marks herein stated.

Upon such laws of the State of New York, as pertain to the duties of the police force of the city of New York.

Upon the city ordinances so far as the duties of policemen require them to take cognizance of those ordinances.

The manual of the rules and regulations of the department of police comprehending the powers and duties of captains, sergeants, patrolmen under all circumstances.

The number and character of all reports required to be made, all books kept at the station house.

The United States infantry tactics, so far as to include the school of the soldier and of the company.

The manual of the use of the club as authorized by the department of police.

Appearance, deportment, general intelligence and record.

Respectfully submitted,

NOTE.— Each candidate will be required to make out a report, in writing, in the presence of the Board of Examiners, on some question pertaining to police matters, which question shall at that time be presented by the Board of Examiners. These reports shall after scrutiny by the members of the board, be placed in the hands of the president of the Board of Police, with a copy of the record of the proceedings of the day.

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FORM No. 2.

*Patrolmen.*

POLICE DEPARTMENT OF THE CITY OF NEW YORK, }  
NEW YORK, , 187 . }

*To the Board of Police :*

At a meeting of the Board of Examiners, held , 187 , patrolman of the precinct, a candidate for promotion to the rank of roundsman, was duly examined as to his qualifications therefor, and I respectfully report that I find said patrolman proficient in the several requirements, according to the marks herein stated.

The manual of the rules and regulations of the department of police, comprehending the powers and duties of policemen under all circumstances.

The United States Infantry Tactics, so far as to include the school of the soldier and of the company.

The manual of the use of the club as authorized by the Department of Police.

Appearance, deportment, general intelligence and record.

Respectfully submitted,

NOTE.— Each candidate will be required to make out a report, in writing, in the presence of the Board of Examiners, on some question pertaining to police matters, which question shall at that time be presented by the Board of Examiners. These reports shall, after scrutiny by the members of the board, be placed in the hands of the president of the Board of Police, with a copy of the record of the proceedings of the day.

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(A.)

POLICE DEPARTMENT OF THE CITY OF NEW YORK, }  
No. 300 MULBERRY STREET,  
NEW YORK, May 11, 1883. }

Chief Clerk will subject the bearer, Charles Vallean, to the preliminary examination of an applicant for appointment as patrolman.

S. P. NICHOLS,  
*Commissioner.*

(B.)

## SURGEON'S CERTIFICATE.

*Questions, each of which is to be answered by the medical examiners.*

N. B. — It is understood that the examiner will, of course, put such other questions bearing upon each case as he may think proper, and that the whole examination will be thorough, exact, and circumstantial.

Name, Charles Vallean; age, twenty-eight; residence, No. 10 West Eleventh street.

Has the applicant ever been examined by the surgeons of the department, and if so state the result? No.

State the exact weight, A; height, B; circumference of chest under clothing, C; figure and general appearance, D. A. Weight, 154; B. Height, five feet seven three-fourths inches; C. Circumference chest, in inches, : under clothing, thirty-six; at forced expiration, thirty-five and one-half; on full inspiration, thirty-nine — thirty-seven and one-fourth; D. Good.

A. Is the respiring murmur clear and distinct over both lungs? A. Yes.

B. Is the character of the respiration full, easy, and regular? B. Yes.

C. Are there any indications of disease of the organs of respiration or their appendages? C. No.

A. Is the character of the heart's action uniform, free, and steady? A. Yes.

B. Are the sounds and rhythm regular and normal? B. Yes.

C. Are there any indications of disease of this organ or of the blood vessels? C. No.

A. State the rate and quality of respiration. A. Twenty-one, normal.

B. State the rate and other qualities of the pulse? B. Eighty, normal.

C. Does it intermit or become irregular and unsteady? C. No.

Is the applicant subject to cough, expectoration, difficulty of breathing, or palpitation? No.

A. Are the functions of the brain and nervous system in a healthy state? A. Yes.

B. Has the brain or spinal cord ever been diseased? B. No.

If the applicant has had any serious illness or injury, state expressly what effect, if any, is perceptible in the heart, lungs, kidneys, or other abdominal organs, or the skin, eyes, ears, limbs, etc.? None.

Has the applicant any predisposition, either hereditary or acquired, to any constitutional disease, as phthisis, scrofula, rheumatism? None.

Does the applicant display any evidence of having or having had syphilis? None.

Remarks: Passed.

We hereby certify, that we have this day carefully and thoroughly examined, in accordance with the above instructions, Charles Vallean, and find that he is sound in limb and body, is able-bodied, of a robust

constitution, has good eyesight and good hearing, and in our opinion is physically qualified to sustain the labors and exposures, and perform the duties of a patrolman, and that the above is a truthful record of the examination.

NEW YORK, *May* 11, 1883.

W. F. FLUHRER,  
F. M. PURROY,  
WM. A. VARIAN,  
*Surgeons of Police.*

Passed.

POLICE DEPARTMENT,  
300 MULBERRY STREET, N. Y. }

I hereby certify, that I have carefully reviewed the foregoing record of examination, and find the same to be in accordance with the instructions of the Board.

Dated *May* 15, 1883.

M. H. HENRY,  
*Chief Surgeon.*

Endorsed: No..3037; Charles Valleau; examined *May* 11, 1883.

S. C. HAWLEY, *Chief Clerk*: You will cause the bearer to be examined by the Committee of Surgeons in pursuance of the rule.

*Commissioner.*

(C.)

POLICE DEPARTMENT OF THE CITY OF NEW YORK,  
No. 300 MULBERRY STREET,  
NEW YORK, *May* 14, 1883. }

SETH C. HAWLEY, *Chief Clerk*:

SIR— I am an applicant for the position of patrolman on the police force of the city of New York.

I have passed the examination of the police surgeons, and now apply to you for the necessary papers.

Hoping you will grant my request, I remain

Yours very respectfully,

CHARLES VALLEAU.

(D.)

NEW YORK, *May* 14, 1883.

Statement of Charles Valleau, an applicant for appointment as patrolman of the police force of the city of New York, made for the purpose of testing his qualifications.

Q. What is your name? A. Charles Valleau.

Q. In what year, day and month were you born ? A. Fifth day of June, 1853.

Q. Where were you born ? A. New York city.

Q. Can you read and write English ? A. Yes.

Q. Have you been arrested for or convicted of any crime ? A. No.

Q. Have you resided in this State for one continuous year last past ? A. Yes.

Q. Where do you now reside ? A. No. 16 West Eleventh street.

Q. Are you married ? A. No.

Q. What has been your occupation ? A. Plumber.

Q. Have you ever had the rheumatism ? A. No.

Q. Have you ever had a fit of any kind ? A. No.

Q. Have you ever had piles, and how long since ? A. No.

Q. If your parents or either of them are dead ; at what age and of what disease did they die ? A. Mother died in child birth, aged fifty-three years.

Q. Have you been in any military service ? A. No.

Q. Have you every been a policeman ? A. No.

Q. Have you paid or promised to pay or give any money, article of value, or any consideration whatever to any person, directly or indirectly, for any aid or influence towards procuring your appointment as a patrolman ? A. No.

CITY AND COUNTY OF NEW YORK, ss. :

Charles Valteau, being duly sworn, doth depose and say, as follows :  
I wrote the answers and signed the within statement with my own hand, and the same is true.

CHARLES VALLEAU.

Sworn and subscribed before me, }  
this 14th day of May, 1883. }

S. C. HAWLEY,  
*Chief Clerk.*

Endorsed : Charles Valteau, preliminary examination, May 14, 1883.

NOTICE — Applicants are required to fill the blanks on the other page of this paper in their own handwriting without any aid, assistance, or suggestions from any other person. This must be done in the public office of the chief clerk. Any false statement, evasion or deception in answering the within questions will be good grounds for rejection of the application, and of dismissal from the force.

(E.)

No. 3037.

POLICE DEPARTMENT OF THE CITY OF NEW YORK, }  
 No. 300 MULBERRY STREET, }  
 NEW YORK, May 19, 1883. }

*Captain John J. Brogan, 15th Precinct:*

SIR — I desire you to make quiet and confidential inquiry as to the character, habits, associates and reputation of Charles Vallean, who resides at No. 16 West Eleventh street.

Report to me in writing, without delay, all the information obtained.

Yours, etc.,

S. C. HAWLEY,  
*Chief Clerk.*

N. B. — Prompt and careful attention to this is requested, and a report on the back of this paper, within three days if practicable.

S. C. H.

No. 3037.

FIFTEENTH PRECINCT, }  
 May 25, 1883. }

*S. C. Hawley, Esq., Chief Clerk:*

SIR — In compliance with communication received from Central Department, May 21, 1883, I have the honor respectfully to forward the following report as to the character, habits, associates and reputation of Charles Vallean of No. 16 West Eleventh street.

#### REPORT.

Joseph M. Leggett, proprietor of paint store Seventy-seventh and Seventy-eighth streets and Western Boulevard, has known Charles Vallean for the past seven years and gives him an excellent character.

Edward Murphy, carriage builder of No. 225 Green street, has known Charles Vallean for the past thirteen years and states that his character is excellent.

Charles L. Vallean, awning manufacturer of 302 West Fifty-second street, has known Charles Vallean for seven years and gives him a good character.

JOHN J. BROGAN,

*Captain Fifteenth Precinct.*

(F.)

No. 3037.

POLICE DEPARTMENT OF THE CITY OF NEW YORK, }  
 No. 300 MULBERRY STREET, }  
 NEW YORK, May 19, 1883. }

*George W. Walling, Superintendent:*

SIR — I desire you to make quiet and confidential inquiry as to the character, habits, associates and reputation of Charles Vallean, No. 16 West Eleventh street.



Report to me in writing, without delay, all the information obtained.

Yours, etc.,

S. C. HAWLEY,

*Chief Clerk.*

N. B.—Prompt and careful attention to this is requested, and a report on the back of this paper, within three days if practicable.

S. O. H.

No. 3037.

C. O., May, 24, 1883.

*S. C. Hawley, Esq., Chief Clerk:*

SIR.—In compliance with communication received from Central Department, May 19, 1883, I have the honor respectfully to forward the following report as to the character, habits, associates and reputation of Charles Valleau of 16 West Eleventh street.

#### REPORT.

The following named persons have known the applicant, Charles Valleau of No. 16 West Eleventh street, for the number of years set opposite their names and give him a good character, viz.:

Edward Murphy, carriage maker, 225 Green street, twelve years; Benjamin C. Valentine, roofer, 227 Green street, ten years; William Ebling, roofer, 227 Green street, twelve years; Joseph Leggett, paints, Seventy-seventh street and Boulevard, five years.

GEORGE W. WALLING,

*Superintendent.*

DANIEL CURRAN,  
*Detective.*

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("G.")

[FORM No. 34.]

#### PETITION.

*To the Board of Police of the Police Department of the City of New York:*

The undersigned requests the Board of Police to appoint Charles Valleau, of No. 16 West Eleventh street, to be a patrolman in the police force of the city of New York, and individually, and each for himself, states and represents to the Board that he has known the said Charles Valleau personally, intimately and well for five years last past, and is qualified to speak intelligently in relation to his character, habits and associates, and states and represents that he is a man of good moral character, correct and orderly in his deportment, and not in any respect a violator of law or good order—that he is of sober, temperate and industrious habits—not addicted to the habitual use

of intoxicating drinks, or to other hurtful excesses — that he has never seen him drunk, or known or heard of his having been drunk; nor of his having been guilty of, or arrested for, any criminal or disorderly conduct or act. And they further represent, as aforesaid, that he is a man of truth and integrity, of sound mind, good understanding, and of a temper, habit and manners fit to be a policeman. The undersigned are willing and ready at any time to appear at the Central Department and make affidavit to the truth of the above representations.

Signature of Petitioners.	Residence of Petitioners.
B. WOOD.....	175 West 11th street.
AUGS. T. DOCHARTY.....	423 Madison avenue.
EDW. W. KEARNEY.....	32 West 54th street.
FRED'K SCHALK.....	240 West 40th street.
FRANKLIN S. LEVINCROSS.....	300 West 54th street.
D. L. REED.....	16 West 11th street.
HENRY OADY.....	247 East 56th street.
THOS. SEAMAN.....	338 West 51st street.
HENRY WALDHelm.....	64th street near 8th ave.
CHAS. F. LEGGETT.....	77th street and Boulevard.

#### NOTICE TO PETITIONERS.

The welfare and efficiency of the police force demand that all promotions be made on the grounds of *Merit* and *Ability*, to be proved by thorough and faithful performance of police duties, and that all transfers from one precinct to another, as well as detailments to special duty, be decided quite independent of political or personal considerations or influences. It is, therefore, desired that all applicants and their friends *understand and remember* that when a man is appointed a member of the force he must submit himself to the rules, regulations and orders of the department, and seek to win advancement and favorable positions by a faithful and thorough discharge of police duties; that petitions and solicitations in his behalf for promotion, transfer or detailment by outside parties are regarded by the Board as subversive of discipline and subordination, and cannot subserve the interest of the member in whose behalf they are made.

By order of the Board,

S. O. HAWLEY,  
*Chief Clerk.*

#### AFFIDAVITS.

STATE OF NEW YORK, }  
*City and County of New York,* } ss. :

The undersigned, being duly sworn, doth depose and say that he has read the foregoing petition, signed by him, knows the contents thereof, and that the same is true.

D. L. REED.

Sworn to before me this 18th }  
day of May, 1883. }

WM. H. KIPP, *First Deputy Clerk.*

[Assem. Doc. No. 54.]

STATE OF NEW YORK, }  
*City and County of New York,* } ss. :

The undersigned, being duly sworn, doth depose and say that he has read the foregoing petition, signed by him, knows the contents thereof, and that the same is true.

THOMAS SEAMAN.

Sworn to before me this 18th }  
day of May, 188 . }

WM. H. KIPP, *First Deputy Clerk.*

INDORSED.

No. 3037; Charles Valleau; petition for appointment as patrolman issued May 14, 1883; S. C. Hawley, chief clerk; good; appointed June 1, 1883; sworn June 4, 1883, Wm. H. Kipp, first deputy clerk

# STATE OF NEW YORK.

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No. 55.

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## IN ASSEMBLY.

FEBRUARY 6, 1885.

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### LIST OF GENERAL ORDERS.

G. O.

1. Printed No. 84.

An act to amend chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York."

2. Printed No. 13.

An act to amend chapter 444 of the Laws of 1857, entitled "An act to further amend the act entitled 'An act to authorize the formation of railroad corporations,' and to regulate the same," passed April 2, 1850." (Recommitted.)

3. Printed No. 14.

An act to repeal chapter 393 of the Laws of 1882, entitled "An act to amend chapter 606 of the Laws of 1875, entitled 'An act to further provide for the construction and operation of a steam railway or railways in counties of the State. (Third reading.)"

6. Printed No. 19.

An act making an appropriation for payment of the services and traveling expenses of the commissioners appointed, pursuant to chapter 541 of the Laws of 1884, to inquire into the practicability of storing the head-waters of the Hudson river. (Third reading.)

7. Printed No. 20.

An act for the speedy collection of taxes upon the forest lands in certain towns in the counties of Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Lewis, Saratoga, St. Lawrence, Warren and Washington. (Recommitted.)

8. Printed No. 21.

An act for the preservation and care of the Adirondack forest. (Recommitted.)

[Assem. Doc. No. 55.] 1

G. O.

9. Printed No. 85.

An act to amend chapter 270, Laws of 1884, entitled "An act to extend the jurisdiction of notaries public.

10. Printed No. 23.

An act to amend chapter 378 of the Laws of 1883, entitled "An act in relation to receivers of corporations." (Third reading.)

11. Printed No. 24.

An act to amend chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York," passed July 1, 1882, in relation to the powers, duties and health fund of the board of health and of the health department of the city of New York, and for the preservation of the public health. (Recommended.)

12. Printed No. 11. (Senate.)

An act for the relief of Joseph Steinert.

13. Printed No. 26.

An act to amend chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York." (Recommended.)

14. Printed No. 27.

An act to amend an act entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York. (Recommended.)

15. Printed No. 28.

An act to amend sections 17 and 18 of chapter 180 of the Laws of 1884, entitled "An act to amend chapter 410 of the Laws of 1882, entitled 'An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York, and to provide a pension fund for the police department of said city.'" (Recommended.)

16. Printed No. 29.

An act to improve the condition and operations of the sinking fund of the city of New York. (Recommended.)

17. Printed No. 30.

An act to authorize the comptroller of the city of New York to examine the claim of Robert T. Bailey, and to audit and pay the amount that may justly be due.

18. Printed No. ....

An act relating to the property of extinct or disbanded Congregational churches and societies.

19. Printed No. 32.

An act for the relief of certain religious societies in the county of Kings. (Third reading.)

G. O.

## 20. Printed No. 33.

An act to amend chapter 633 of the Laws of 1873, entitled "An act to authorize the incorporation of Baptist churches in the State of New York, and supplementary to an act entitled 'An act to provide for the incorporation of religious societies, passed April 5, 1813,'" and to amend the title of the same. (Third reading.)

## 21. Printed No. 34.

An act to amend chapter 58 of the Laws of 1864, entitled "An act in relation to the American Seamen's Friend Society, in the city of New York." (Third reading.)

## 22. Printed No. 41.

An act to amend section 19 of article 2 of title 2 of chapter 12 of part 1 of the Revised Statutes, in relation to bonds of county treasurers. (Recommitted.)

## 24. Printed No. 42.

An act to require steam companies to supply steam for heating. (Recommitted.)

## 25. Printed No. 43.

An act to regulate the manufacture and sale of explosives and to punish the improper use of the same. (Recommitted.)

## 26. Printed No. 44.

An act to authorize sewer companies to obtain the use of the public streets in cities, towns and villages, for the laying therein of sewer pipes for drainage, and to acquire the right of way for such sewers, and to enable companies to be formed for that purpose. (Recommitted.)

## 27. Printed No. 45.

An act to establish the board of medical examiners of the State of New York, to regulate the licensing of practitioners of medicine or surgery, and to further regulate the practice of medicine or surgery. (Recommitted.)

## 28. Printed No. 46.

Concurrent resolution proposing amendment to section 9 of article 8 of the Constitution, guaranteeing to cities the right of municipal self-government, republican in form, and restricting the power of the Legislature to the enactment of general laws in reference thereto. (Recommitted.)

## 29. Printed No. 47.

An act to fix the place of taxation of certain corporations. (Recommitted.)

## 30. Printed No. 48.

An act in relation to railroad corporations. (Recommitted.)

## 31. Printed No. 49.

An act to regulate the rate of fare to be charged and collected by persons or corporations operating elevated railroads in the city of Brooklyn. (Recommitted.)

G. O.

32. Printed No. 50.

An act to amend chapter 247 of the Laws of 1883, entitled "An act to amend chapter 203 of the Laws of 1881, entitled 'An act to authorize the burial of the bodies of any honorably discharged soldier, sailor or marine who shall hereafter die without leaving means sufficient to defray funeral expenses.'" (Third reading.)

33. Printed No. 51.

An act to authorize the Lowell Rural Cemetery Association, in the town of Westmoreland, county of Oneida, to reduce the number of trustees thereof. (Third reading.)

34. Printed No. 52.

An act in relation to canned or preserved food. (Recommitted.)

35. Printed No. 53.

An act for the better security of mechanics, laborers and others who perform labor or furnish materials for buildings or other improvements in or upon lands in this State. (Recommitted.)

36. Printed No. 54.

An act to authorize the purchase or acquisition of a site for camps of instruction for the national guard of the State of New York, and the erection of suitable buildings thereon and making appropriation therefor. (Third reading.)

37. Printed No. 55.

An act to authorize the payment of certain moneys out of the State treasury to the heirs at law and next of kin of Ellen Allen and John Whalen, deceased, or their assigns.

38. Printed No. 56.

An act making an appropriation to reimburse John White and Company for damages and expenses incurred by them in the removal of solar salt vats and covers from the lands of the State in the third ward of the city of Syracuse. (Third reading.)

39. Printed No. 57.

An act to confirm and legalize the action of Daniel D. Wylie, Chief of Ordnance of the State of New York, in certain cases. (Third reading.)

41. Printed No. 59.

An act to amend chapter 281 of the Laws of 1883, entitled "An act to prevent persons from transacting business under fictitious firm names." (Recommitted.)

42. Printed No. 60.

An act to amend chapter 130 of the Laws of 1842, entitled "An act respecting elections, other than for militia and town officers."

43. Printed No. 61.

An act repealing chapter 200 and chapter 371, Laws of 1879, and chapter 573 of Laws of 1880, so far as the same relate to

g. o.

Ulster county, and repealing chapter 260 of the Laws of 1881, in part, and relieving the county of Ulster from the operation of chapter 382, Laws of 1879, chapter 402, Laws of 1881, and chapter 516 of the Laws of 1883, and providing that the sale of non-resident lands in said county shall hereafter be made under the general tax laws of the State. (Recommitted.)

44. Printed No. 62.

An act to amend chapter 143 of the Laws of 1874, entitled "An act to authorize the formation of corporations for the erection and keeping of hotels."

45. Printed No. 63.

An act to amend chapter 318 of the Laws of 1884, entitled "An act to authorize the Board of Claims to hear, audit and determine the claims of the State for balances due on the books of the Comptroller from certain counties."

46. Printed No. 64.

An act to authorize the Brooklyn City Railroad Company to grant, sell and convey to the Broadway Railroad Company of Brooklyn, and the Broadway Railroad Company of Brooklyn to purchase of the Brooklyn City Railroad Company all the right, title and interest of the Brooklyn City Railroad Company in the Cypress Hill extension, so called, in the town of New Lots, in the county of Kings, and the real estate hitherto used in connection therewith.

47. Printed No. 65.

An act to amend the Code of Civil Procedure (§ 1535).

48. Printed No. 66.

An act to amend chapter 350 of the Laws of 1877, entitled "An act to amend chapter 272 of the Laws of 1863, entitled 'An act to incorporate the Trustees of the Masonic Hall and Asylum Fund.'"

49. Printed No. 67.

An act to except old volunteer exempt firemen from the provisions of chapter 354 of the Laws of 1883, entitled "An act to improve the civil service of the State of New York," and of the several acts amendatory thereof. (Recommitted.)

50. Printed No. 68.

An act to amend chapter 354 of the Laws of 1883, entitled "An act to regulate and improve the civil service of the State of New York," and also to amend chapter 357 of the Laws of 1884, entitled "An act to amend chapter 354 of the Laws of 1883, entitled 'An act to regulate and improve the civil service of the State of New York,' and also to amend chapter 410 of the Laws of 1884, entitled "An act to amend chapter 354 of the Laws of 1883, entitled 'An act to regulate and improve the civil service of the State of New York.'"

 (Recommitted.)



G. O.

51. Printed No. 69.

An act to amend chapter 490 of the Laws of 1883, entitled "An act to provide new reservoirs, dams, and a new aqueduct, with the appurtenances thereto, for the purpose of supplying the city of New York with an increased supply of pure and wholesome water."

52. Printed No. 70.

An act to further amend chapter 863 of the Laws of 1873, entitled "An act to amend the charter of the city of Brooklyn, and the various amendments thereof."

53. Printed No. 8. (Senate.)

An act to empower the city of Rochester to acquire title to lands taken for, or in addition to, sites for school buildings.

54. Printed No. 71.

An act to amend subdivision 3 of section 1027 of chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York." (Recommended.)

55. Printed No. 72.

An act to amend chapter 410 of the Laws of 1882, entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York." (Recommended.)

56. Printed No. 73.

An act to amend chapter 543 of the Laws of 1884, entitled "An act to extend and define the powers of the Collateral Loan Association" of the city of New York. (Recommended.)

57. Printed No. 74.

An act in relation to the benevolent fund of the late volunteer fire department of the city of New York, and to amend chapter 633 of the Laws of 1866, in relation to said fund, and incorporating the trustees thereof. (Recommended.)

58. Printed No. 75.

An act to regulate the employment of women and children in manufacturing establishments, where machinery propelled by steam, water or other mechanical power is used, and to provide for the appointment of inspectors to enforce the same.

59. Printed No. 86.

An act for the protection of forests and to amend the Penal Code. (Recommended.)

60. Printed No. 87.

An act to amend chapter 38 of the Laws of 1872, entitled "An act providing for appeals from the decisions of county superintendents of the poor."

G. O.

61. Printed No. 88.

An act to amend the Code of Criminal Procedure relative to insane defendants. (Recommitted.)

62. Printed No. 89.

An act in relation to asylums for the care of the insane. (Recommitted.)

63. Printed No. 90.

An act to amend an act entitled "An act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York."

64. Printed No. 91.

An act to authorize the board of apportionment of the city of New York to include in their annual estimates such sums, not exceeding \$10,000 in each year, as may be necessary to provide a suitable hall or rooms for use of the military service institution for their meetings and lectures and for their museum.



# STATE OF NEW YORK.

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No. 56.

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## IN ASSEMBLY.

FEBRUARY 9, 1885.

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### LIST OF GENERAL ORDERS.

G. O.

65. Introductory No. 190.

An act to authorize the construction of a viaduct on Hawk street in the city of Albany from Elk street to Clinton avenue. (Printed and recommitted.)

66. Introductory No. 261.

An act to establish the rates of wharfage and dockage in the cities of New York and Brooklyn. (Printed and recommitted.)

67. Introductory No. 45.

An act to reduce the rates of ferriage on certain ferry routes between the cities of New York and Brooklyn, and to establish rates of ferriage thereon, and to regulate the running of said ferries. (Printed and recommitted.)

68. Introductory No. 150.

An act to reduce the rates of ferriage on certain ferry routes between the cities of New York and Brooklyn, and to establish rates of ferriage thereon, and to regulate the running of said ferries. (Printed and recommitted.)

69. Introductory No. 100.

An act to amend chapter 340 of the Laws of 1883, entitled "An act to regulate the sale of intoxicating liquors in cities having a population of over 300,000 inhabitants." (Printed and recommitted.)

70. Introductory No. .... (Senate.)

An act to provide for changing the site of county buildings.

71. Introductory No. 233.

An act to regulate the election of commissioners of highways in the towns of this State. (Printed and recommitted.)

[Assem. Doc. No. 56.] 1

G. O.

72. Introductory No. 271.

An act to amend chapter 388 of the Laws of 1854, entitled "An act to incorporate the village of Lyons," as amended by chapter 257 of the Laws of 1884.

73. Introductory No. 58.

An act to amend chapter 157 of the Laws of 1884, entitled "An act to incorporate The Young Women's Christian Association of Poughkeepsie."

74. Introductory No. 177.

An act to incorporate the City Hospital and Dispensary of the city of Schenectady.

75. Introductory No. ....

An act to amend chapter 182 of the Laws of 1869, entitled "An act to establish and incorporate the Board of Education of the Methodist Episcopal Church."

76. Introductory No. 51.

An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game," as amended by chapter 531 of the Laws of 1880, and as amended by chapter 584 of the Laws of 1880.

77. Introductory No. 36.

An act for the better preservation of wild deer and to secure the evidence of accomplices in certain cases. (Printed and recommitted.)

78. Introductory No. 165.

An act to amend chapter 534 of the Laws of 1879, entitled "An act for the better preservation of moose, wild deer, birds, fish and other game."

79. Introductory No. 194.

An act in relation to the office of register of the county of King

80. Introductory No. 195.

An act in relation to the office of sheriff of the county of King

81. Introductory No. 193.

An act in relation to the office of the clerk of the county of Kings.

82. Introductory No. 315.

An act to provide for the hearing and determining before the Board of Claims of Chester S. Cole and others of the Port of New York and Harbor Masters of the Port of New York and to ratify and legalize their acts and services.

83. Introductory No. 268.

An act to amend chapter 269 of the Laws of 1880, entitled "An act to provide for the review and correction of illegal, erroneous or unequal assessments. (Printed and recommitted.)

G. O.

## 84. Introductory No. 162.

An act to amend chapter 285 of the Laws of 1884, entitled "An act to provide for the transfer of securities and property by bankrupt corporations to the receivers of such corporations and for the transfer by the Superintendent of the Insurance Department to receivers of insolvent life insurance companies and annuity companies of funds and securities deposited with such Superintendent by such companies for the security of policy-holders."

## 85. Introductory No. 29.

An act relating to the term of office of the supervisors of the county of Oneida.

## 86. Introductory No. 37.

An act to amend an act entitled "An act for the preservation of moose, wild deer, birds, fish and other game," being chapter 534 of the Laws of 1879.

## 87. Introductory No. 219.

An act to amend chapter 314 of the Laws of 1884, entitled "An act supplemental to chapter 187 of the Laws of 1881, entitled 'An act to provide for the establishment of a house of refuge for women, making additional appropriation for the erection of a building.'"

## 88. Introductory No. 248.

An act to amend chapter 272, of the Laws of 1854, entitled "An act in relation to the New York Institution for the Instruction of the Deaf and Dumb."

## 89. Introductory No. 263.

An act to amend chapter 252 of the Laws of 1884, entitled "An act to provide for the construction, extension, maintenance and operation of street surface railroads and branches thereof in cities and villages." (Printed and recommitted.)

## 90. Introductory No. 224.

An act to regulate passenger fares upon surface street railroads. (Recommitted.)

## 91. Introductory No. 213.

An act to regulate the fees and charges of elevating, weighing and discharging grain in and by means of floating and stationary elevators and warehouses in this State. (Recommitted.)

## 92. Introductory No. 288.

An act to authorize the Board of Claims to hear, determine and make an award upon the claim of Charles R. Yandall.

## 93. Introductory No. 237.

An act in relation to a State ditch in the towns of Mentz and Montezuma, Cayuga county.

G. O.

94. Introductory No. 358.

An act making an appropriation for deficiency in appropriation support, maintenance, repairs and manufacturing purposes for the several State prisons.

95. Introductory No. 124.

An act to amend section 635 of the Code of Civil Procedure.

96. Introductory No. 183.

An act to amend subdivision 5 of section 2509 of the Code of Civil Procedure of the State of New York.

97. Introductory No. 8.

An act to provide for record evidence of the names and membership of joint-stock associations and for the mode of proof of the membership thereof.

98. Introductory No. 320.

An act to legalize and confirm the official acts of notaries public.

99. Introductory No. 38.

An act to amend section 1247 of the Code of Civil Procedure.

100. Introductory No. 117.

An act to amend the Penal Code.

101. Introductory No. 18. (Senate.)

An act to confirm the official acts of Severenus Brown, George Burhans and Frank C. Fox, commissioners of excise in and for the town of Carlisle, Schoharie county.

102. Introductory No. 309.

An act to amend an act entitled "An act to authorize the Kaaterskill Railroad Company to charge and collect rates of fare for passengers upon its road passed February 27, 1883, and known as chapter 66, by extending the provisions thereof so as to apply to the Catskill Mountain Railroad Company and the Stony Clove and Catskill Mountain Railroad Company."

103. Introductory No. 167.

An act to provide for a boiler-house and coal sheds for use in heating the Capitol.

104. Introductory No. 272.

An act to provide for the construction of a lift bridge over the Champlain canal at Railroad street in the village of Mechanicville in Saratoga county.

105. Introductory No. 21. (Senate.)

An act in relation to the care and custody of the records, maps and papers of the late Board of Canal Appraisers; and to provide that copies thereof may be certified and read in evidence.

# STATE OF NEW YORK.

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No. 57.

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## IN ASSEMBLY.

|| FEBRUARY 9, 1885.

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### REPLY

OF FIRE DEPARTMENT OF THE CITY OF BROOKLYN IN  
RESPONSE TO A RESOLUTION PASSED IN ASSEMBLY  
JANUARY 30, 1885.

HEADQUARTERS FIRE DEPARTMENT,  
BROOKLYN, N. Y., *February 6, 1885.* }

*The Honorable the Members of the Assembly of the State of New York:*

GENTLEMEN — In response to your resolution of the 30th ultimo, a copy of which was duly forwarded to me, I have the honor to state that previous to the operation of the Civil Service act there was nothing, so far as I have been able to ascertain, either in law or general regulations, governing the appointment of privates in this department, save the following provision of section 1, chapter 1 of the rules and regulations of the uniformed force, adopted March 26, 1878, viz.:

“No person will be appointed a member of the department unless he is able to read and write the English language understandingly.”

All appointments were subject only to the will of the commissioners and were based solely upon such regulations as they might see fit to establish while in office.

Each applicant was required to submit a form of application bearing the indorsements of parties recommending him for the position sought, who testified that they had known the applicant personally for a certain number of years last past, that he was a man of good moral character, of sober and industrious habits, and not addicted to the habitual use of intoxicating drinks, and that they had never known him to be guilty of or convicted for any criminal or disorderly conduct or act.

This form of application was accompanied by a statement duly subscribed and sworn to by the applicant, giving his name, age, place of birth and residence, and answers to the following questions:

Are you married or single?

Have you been convicted of any crime?

Have you a trade, if so, what?

Have you been a fireman, and if so, how long and when, and to what company were you attached?

[Assem. Doc. No. 57.]



Have you paid or promised to pay, or given any money or other consideration to any person, directly or indirectly, for any aid or influence toward procuring your appointment?

A certificate was given by the department surgeon, after a physical examination had been made by direction of the commissioners, certifying that the applicant had been examined on such a day and that he was found to be sound in limb and body; that he was able-bodied of a robust constitution, had good sight and hearing and was, in the opinion of the surgeon, physically qualified to perform the duties and withstand the exposures of a fireman.

In 1882, the commissioner appointed by his honor, Mayor Low amended the form of application by the addition of the following footnote:

"In making appointments of firemen in this department, preference will be given to those applicants who are under thirty years of age who have a trade or occupation which would make the applicant especially useful in this department, viz.: that of machinist, engineer, driver, wheelwright, carpenter, painter, etc., and to those who are free from hereditary or other physical taints, and shall be pronounced by the department surgeon, *after a thorough examination*, fitted for the duties of firemen."

The surgeon's certificate was also so amplified as to give specific rather than general information as had formerly been required, and when an appointment was contemplated letters were addressed to at least two of the applicants' indorsers notifying them that they had approved the application in question and requesting them to answer the following questions:

How long have you known this applicant?

What is his present occupation?

Do you know him to have strictly temperate habits?

Do you know that he has a good moral character?

What are his qualifications as a workman?

If a driver, the applicant was then required to give practical proof of his ability as such; if an engineer, to be examined by the superintendent of steam boilers, and to obtain from the latter a certificate to the effect that he had been so examined and had been found competent to take charge of steam boiler and engine No. ....; if a painter, carpenter, plumber, or person selected for any special trade or occupation, to furnish satisfactory evidence of his proficiency in such trade or occupation.

The policy thus established was continued until the provisions of the Civil Service Act went into operation, since which time no appointments have been made.

Previous to 1882, all promotions to the position of foremen (there is no grade of assistant foreman in this department) were dependent entirely upon the will of the commissioners and were made entirely by selection. Since that date there has been but one such promotion made and that one was made only after a competitive examination by a board of examiners appointed by the commissioner from among the officers of the department before the members of which the eight applicants who stood highest on the list by reason of length of service

and good record as firemen were ordered to appear and were examined on the following subjects:

The blotter, its uses.

Telegraph, receiving and transmitting alarms, etc.

Fires, duties of first foreman arriving.

Fires, second alarms, when sent.

Hose, care of.

Engine, general knowledge of, and care of.

Horses, feeding and care of.

Horses, indications of sickness.

Horses, driving.

General appearance and intelligence.

The position was given to the applicant receiving the highest average general rating at the examination.

Although not called upon for the expression of an opinion, I would beg leave to say that, while it is believed that the course pursued, both in regard to appointments and promotions during the past three years, has tended to improve the efficiency of this department, it may readily be seen that regulations, the power to make which is vested solely in the commissioner, may be modified, altered or amended at any time, and have no binding effect either upon him by whom they are established or his successors in office.

Very respectfully,

RICHARD H. POILLON,

*Commissioner.*



# STATE OF NEW YORK.

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No. 58.

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## IN ASSEMBLY,

FEBRUARY 10, 1885.

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### REPLY

OF COMMISSIONER OF POLICE AND EXCISE OF THE CITY  
OF BROOKLYN, TO RESOLUTION OF ASSEMBLY.

STATE OF NEW YORK:

OFFICE OF THE COMMISSIONER OF POLICE AND EXCISE, }  
BROOKLYN, February 5, 1885.

*To the Honorable, the Members of the Assembly of the State of New York:*

GENTLEMEN — In response to your resolution of January 30, calling for information concerning the appointment and promotion of members of the force in this department, I have the honor to say that I find no rules governing in this matter previous to 1871. From the rules established in that year, I send you herewith, marked Appendix "A", copies of rules 4, 5, 6 and 10, which are all that bear upon the subject.

In March, 1882, the rules of the department were amended, and those relating to appointments and promotions were rules 5 and 6, as appears in Appendix "B."

In March, 1884, new regulations were established pursuant to the provisions of the eighth section of chapter 354 of an act passed May 4, 1883, a copy of which I send you herewith, marked Appendix "C." These latter regulations were in force until superseded by those established by his honor the Mayor, pursuant to chapters 357 and 410 of the Laws of 1884.

In addition to the above facts, permit me to add that, from what information I am able to gain from officers of the department, many of whom have served since its organization, and from my own observation, I am satisfied that with each change in the rules and methods of appointment and promotion, the city has been benefited in obtaining more efficient and reliable servants.

[Assem. Doc. No. 58.]

No one of these changes, however, seems to have given to the city policemen so well qualified for their duties, physically, morally, and in intelligence, nor to have secured the promotion of the most capable and deserving officers so successfully, as has the change effected by the regulations established pursuant to the civil service law of 1884, which regulations have been in operation in this city since, September 12, last.

Very respectfully,

JOHN N. PARTRIDGE,

*Commissioner.*

## APPENDIX A.

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### RULES AND REGULATIONS

OF THE DEPARTMENT OF POLICE AND EXCISE OF THE CITY OF  
BROOKLYN, ESTABLISHED SEPTEMBER 3, 1871.

#### *Qualifications — Rule 4.*

No person will be appointed patrolman of the Brooklyn force, unless —

1st. He is able to read and write the English language understandingly.

2d. He is a citizen of the United States.

3d. He has been a resident of this State during a term of one year, next prior to his application for appointment.

4th. He has never been convicted of crime.

5th. He is at least five feet eight inches in height.

6th. He must not be over thirty-six years of age.

7th. He is of good health and sound body and mind.

8th. He is of good moral character and habits.

#### *Applications for Appointment — Rule 5.*

Applicants for appointment to membership in the police force shall present to the Board a petition in the form following, which shall be signed by not less than five citizens of good character and habits, and be verified by the affidavit of one of them.

#### *Petition.*

*To the Board of Police and Excise of the City of Brooklyn :*

The undersigned request the Board of Police and excise to appoint  
to be of the police force of the city of  
Brooklyn, and individually, and each for himself, states and represents  
to the Board that he has known the said intimately and  
well for the past years, and is qualified to speak intelligently  
in relation to his character and habits, and states and represents that  
the said is a man of good moral character, correct and  
orderly in his deportment, and not in any respect a violator of law or  
good order; that he is a man of sober, temperate and industrious  
habits; that he is not addicted to the habitual use of intoxicating  
drink or other hurtful excesses. The undersigned, each for himself,  
further represents that he has never seen him drunk, or known or

heard of his having been drunk, nor of his having been guilty of, or arrested for any criminal or disorderly conduct or act. And they further represent, as aforesaid, that he is a man of truth and integrity, of sound mind, good understanding, and of temper and manners fit to be a policeman.

The undersigned further represent that they are willing and ready at any time to appear at the office of the Police Department, and make affidavit to the truth of the above representation.

*Examination — Rule 6.*

Before being qualified as a patrolman, the following form of statement must be made under oath and subscribed by the applicant :

Sworn statement of \_\_\_\_\_ an applicant for appointment as patrolman of the police force in the form of question and answer, made for the purpose of establishing his qualifications for that office.

What is your name ?

Where were your parents born ?

Where were you born ?

When were you born ?

If out of the United States, have you been naturalized ?

In what court, when and where ?

Can you read and write the English language understandingly ?

Have you ever been convicted of any crime ?

Where do you now reside ?

How long have you resided there ?

Are you married or single ?

If married, what family have you ?

What has been your business or employment ?

Have you paid or promised to pay or give any money, thing, service, or consideration to any person, directly or indirectly, for any recommendation, service or influence given, used or promised toward procuring your appointment ?

Have you ever had the rheumatism ?

Have you ever had epileptic fits, or fits of any kind, and if you have, how long since ?

Have you ever had the piles, and if you have, how long since ?

Have you ever been in any military service ?

Have you ever been a policeman ?

Are your parents or either of them dead, and if so, of what disease did they die ?

CITY OF BROOKLYN, }  
County of Kings, } ss.:

\_\_\_\_\_, being duly sworn, doth depose and say that he signed the above statement, and that the same is true to the personal knowledge of deponent.

Sworn and subscribed before me, }  
this day of \_\_\_\_\_, 18 . }

NOTICE — Any false statement, evasion, or deception in answering the above questions, will be ground of dismissal from the Department.

*Promotions.— Rule 10.*

Whenever a vacancy occurs among the captains or sergeants of the police force, such vacancy shall be filled by the appointment of an officer from the next lower grade in the manner following, to-wit : captain by a sergeant ; sergeant by a roundsman.

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**APPENDIX B:****RULES AND REGULATIONS**

FOR THE GOVERNMENT OF THE POLICE FORCE OF THE CITY OF BROOKLYN, AS DETERMINED BY THE COMMISSIONER OF POLICE AND EXCISE, MARCH, 1882.

*Qualifications — Rule 5.*

No person shall be appointed patrolman or doorman of the Brooklyn police force, unless:

1st. He is able to read and write the English language understandingly.

2d. He is a citizen of the United States.

3d. He has been a resident of the city, during a term of three years next prior to his application for appointment.

4th. He has never been convicted of crime.

5th. He is at least five feet seven inches in height.

6th. He is not over thirty years of age.

7th. He is of good health and sound body and mind.

8th. He is of good moral character and habits.

*Rule 6.*

Promotions will be made solely with reference to increasing the efficiency of the force, and as a reward of merit.

Preference however will always be given to the officer of the grade next below that in which the vacancy may occur.

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**APPENDIX C.****REGULATIONS**

FOR ADMISSION INTO THE POLICE DEPARTMENT OF THE CITY OF BROOKLYN, NEW YORK.

COMMISSIONER'S OFFICE,  
DEPARTMENT OF POLICE AND EXCISE, }  
BROOKLYN, March 8, 1884.

Pursuant to the provisions of the 8th section of chapter 354 of the Laws of the State of New York, passed May 4, 1883, the following



regulations for the admission of persons into the Police Department of the City of Brooklyn, are hereby established:

*Regulation I.*

These regulations shall apply only to those whose duties are purely clerical, to the police force and to bridge-keepers; and shall not include deputy commissioner and chief clerk, those having the custody of public moneys for which the commissioner has given bonds and is thereunder responsible, counsel, surgeons, fire marshal, or any others whose duties require special mechanical or scientific skill.

*Regulation II.*

All persons to be appointed to positions purely clerical will be selected from the eligible list created under schedule B of the regulations for admission to the civil service of this city, prescribed by his honor the mayor, except where, in the judgment of the commissioner, such position can be properly filled by detail from the police force.

*Regulation III.*

All applications for appointment as patrolmen, door-men or bridge-keepers, and their certificates of character and examination, must be made upon the blanks furnished by, and in the manner prescribed by the commissioner of this department.

Any false statement knowingly made by any person in his application, and any connivance by him at any false statement made in any certificate which may accompany his application, or willful complicity in any fraud designed to improve his standing upon examination, shall be regarded as good cause for the rejection of such application.

*Regulation IV.*

All applicants for appointment as patrolmen, doormen and bridge-keepers will be classified as follows, viz.:

*Class A.*

[Amended and approved by his honor the mayor, April 26, 1884.]

Class A will include only those who:

- 1st. Have been citizens of the United States, and residents of Brooklyn at least four years next prior to the date of their application.
- 2d. Are not less than twenty-six, nor more than thirty years of age.
- 3d. Are not less than five feet eight inches, nor more than six feet three inches in height, and whose weight and chest measurement shall be certified by the department surgeons to conform to height, as per following table:

FOR HEIGHT OF	Weight must be not less than	Average chest measurement be not less than the following; have expansion of at least 8 in.
Five feet eight inches.....	140 lbs	34 in.
Five feet nine inches.....	145 lbs	34½ in.
Five feet ten inches.....	150 lbs	35 in.
Five feet eleven inches.....	155 lbs	35½ in.
Six feet.....	160 lbs	36 in.
Six feet one inch.....	165 lbs	36½ in.
Six feet two inches.....	170 lbs	37 in.
Six feet three inches.....	175 lbs	37½ in.

4th. Have certificates of character and habits satisfactory to the commissioner; and

5th. Are certified to by the surgeons of the department as being of good health and sound body and mind, and without hereditary tendency to any disease liable to impair their usefulness as patrolmen.

### *Class B.*

Class B will include those who:

1st. Are citizens of the United States and have been residents of Brooklyn at least two years next prior to the date of their application.

2d. Who are not less than twenty-one nor more than thirty years of age, and whose stature, physique, character, etc., are as required by paragraphs three, four and five in Class A.

JOHN N. PARTRIDGE,

*Commissioner of Police and Excise.*

Dated April 25, 1884.

### *Regulation V.*

For the purpose of ascertaining the ability of applicants under regulation IV to read, write and speak the English language understandingly, and also the general intelligence, a board of examiners, to be composed of three citizens of Brooklyn, not more than two of whom shall belong to the same political party, shall be appointed by the commissioner, subject to the approval of his honor the mayor.

Vacancies in the above Board will be filled in the same manner as original appointments are made.

The members of such Board shall serve without pay.

It shall be the duty of such Board to conduct all examinations under these regulations, to ascertain the fitness of candidates, to estimate and determine their relative excellence or standing, and to certify the same in such manner and form as may be prescribed.

The commissioner will detail a clerk, who shall act as secretary of the Examining Board, and who when not in attendance upon the Board, will act under the direction of the commissioner.

Such printing and stationery as may be necessary for properly making examinations, recording and reporting upon same under these

regulations will be furnished to the Examining Board by this department.

*Regulation VI.*

All applications must be addressed to the secretary, who will classify them as provided in Regulation IV, and register the same in a book provided for that purpose.

No applications now on file in this office will be considered, unless the applicant shall, on or before March 31, 1884, renew his application under these regulations.

*Regulation VII.*

Whenever the commissioner may require it, the Examining Board shall notify the applicants of record, or such number thereof as can be examined conveniently at one time, to appear for examination, giving place, date and hour for such examination.

Applicants in class A will be first summoned, in the order of their application. Applicants in class B will be summoned when class A is exhausted.

The general examination will be upon the following subjects :

1. Handwriting.
2. Reading.
3. Writing from dictation.
4. English spelling.
5. Arithmetic ; viz.: addition, subtraction, multiplication and division.
6. Brooklyn data.

*Regulation VIII.*

Neither the political opinions, party affiliations, nor the party services of an applicant shall be considered by the Examining Board ; nor shall such opinions, affiliations or services be drawn to the attention of the Examining Board, or either of its members, by any person. Any violation of this rule by any applicant, or with his consent or acquiescence, shall be deemed sufficient ground for the rejection of such applicant.

*Regulation IX.*

The relative weight given to the several subjects in making up the average standing will be as follows :

1. Handwriting.....	2
2. Reading.....	2
3. Writing from dictation.....	1
4. English spelling.....	2
5. Arithmetic.....	1
6. Brooklyn data.....	2
Total of weights.....	<hr/> 10 <hr/>

*Regulation X.*

Each subject will be marked upon a scale of 100, which represents the maximum possible attainment.

The process of ascertaining the absolute standing of each competitor will be as follows :

Result of examination of John Doe, made , 1884.

SUBJECTS.	Standing on subject.	Weight given to subjects.	Product of standing and weight.
1. Handwriting.....	93	2	186
2. Reading .....	95	2	190
3. Writing and dictation.....	90	1	90
4. English spelling.....	68	2	136
5. Arithmetic.....	72	1	72
6. Brooklyn data.....	70	2	140
Total product.....			<u>814</u>

Dividing product by sum of weights, 10 ; gives general average standing, 81.4.

The aggregate results of each examination will be entered in form as follows:

Register of eligible candidates for examined  
 , 1884.

NAMES OF COMPETITORS.	Relative general standing.	General average standing.
John Doe.....	1	81.4
Richard Roe.....	2	74.0

*Regulation XI.*

No person whose standing is less than .65 will be placed upon the eligible list for appointment as patrolman, and no person whose standing is less than .50 will be placed upon the eligible list for appointment as doorman or bridge-keeper.

*Regulation XII.*

Whenever the Commissioner of Police and Excise shall determine to appoint a patrolman, doorman, or bridge-keeper, he will appoint from the eligible list, as provided by these regulations.

Nothing in this regulation shall be construed as preventing the appointment of a patrolman to be a doorman or bridge-keeper, on the application of such patrolman, without examination by the board of examiners created under these regulations.

*Regulation XIII.*

The right is reserved by the Commissioner of Police and Excise to alter or modify these regulations as, in his judgment, the needs of the service may require, such changes or modifications to be first approved

by his honor the Mayor, and to be announced in the corporation newspapers one week before taking effect.

JOHN N. PARTRIDGE,

*Commissioner of Police and Excise.*

March 5, 1884.

I hereby approve the foregoing regulations.

(Signed,) SETH LOW,

*Mayor.*

Filed in the office of the city clerk, March 8, 1884.

OFFICE OF THE SUPERINTENDENT OF POLICE,  
CITY OF BROOKLYN, MUNICIPAL DEPARTMENT BUILDING, }  
BROOKLYN, November 26, 1884.

General Orders, }  
No. 57.

By direction of the Commissioner of Police and Excise, the accompanying order is hereby promulgated for the information and government of the force.

JOHN MACKELLAR, *Inspector,*

*Acting Superintendent of Police.*

To Captain

, Precinct.

OFFICE OF THE  
COMMISSIONER OF POLICE AND EXCISE, }  
BROOKLYN, November 25, 1884.

INSPECTOR JOHN MACKELLAR, *Acting Superintendent of Police :*

SIR — You are hereby directed to announce to the force that the eligible list of candidates for promotion to sergeants and roundsmen, established under general orders, number 31, June 7, 1884, ceased to exist November 1, pursuant to paragraphs II and IV of the above mentioned order.

You will also publish the following regulations, which will govern in the matter of promotions to sergeants and roundsmen, until otherwise ordered.

I. Vacancies among the sergeants will be filled by the promotion of roundsmen; vacancies among the roundsmen will be filled by the promotion of patrolman of not less than one year's service in this department.

II. On May 1 and November 1 of each year, or as soon thereafter as practicable, examinations will be held and lists established, of those who are eligible for promotion to sergeants and roundsmen, as hereinafter provided.

From the lists established, on or about May 1, all vacancies of sergeants and roundsmen occurring prior to the first of the following November will be filled in the manner prescribed in regulation V., and in like manner from the lists established on or about the first of November, all such vacancies occurring prior to the first of the following May, will be filled.

III. Roundsmen and patrolmen must make application in their own handwriting, giving date of their entering the department.

The applications of roundsmen must also state the date of their promotion to roundsmen, and should contain a brief record of any important police work they may have performed.

The applications of patrolmen must contain a record of arrests made during the twelve months next preceding date of application with the complaint against, and the disposition made of each person arrested.

All applications must be forwarded to the captains of the respective precincts; those of the roundsmen will be at once forwarded to the commissioner through the superintendent; those of the patrolmen will be carefully examined by the captains and forwarded, with a report of those deemed most worthy of promotion, giving preference (all other qualification being equal) to those who have served at least five years in the department, the number so reported not to exceed ten per cent. of the whole number of patrolmen in the respective precincts.

IV. Roundsmen, applying as in regulation III, also those patrolmen reported upon favorably by their captains, will be ordered before examining boards to be composed of captains of this department, and to be named hereafter.

The boards will carefully investigate the record and character of each applicant as it appears on the records at these headquarters, and by the statement of their commanding officers, and applicants will be examined as to their knowledge of the rules and regulations of the department, and the duties of policemen.

§. The names of all applicants scoring at least seventy-five per cent. of the possible total number of points on such examination, shall constitute, in the order of merit, an eligible list for promotion.

Any applicant successful in gaining a place upon an eligible list, but failing to receive promotion through no fault of his own, may, upon his written application, be transferred to the next eligible list at his former rating in lieu of a new application and examination, provided, however, that such transfer may be made but once.

V. Vacancies occurring among the sergeants and roundsmen will be filled by the appointment of the person at the head of the list eligible for promotion to sergeant or roundsman, established as hereinbefore provided, unless in the opinion of the commissioner there is manifest impropriety in so doing.

By order of the Commissioner,

F. L. DALLON,

*Deputy Commissioner.*



# STATE OF NEW YORK.

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No. 59.

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## IN ASSEMBLY,

FEBRUARY 10, 1885.

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### REPLY OF SUPERINTENDENT OF ADIRONDACK SURVEY TO RESOLUTION.

STATE OF NEW YORK:

ADIRONDACK SURVEY OFFICE. }  
ALBANY, *February 9, 1885.* }

Hon. GEORGE Z. ERWIN, *Speaker of the Assembly:*

SIR — In compliance with the resolution of the Assembly of the 27th ultimo, desiring me to state to the house "what reports or printing, if any, ordered by the Legislature of 1884, have not been executed or delivered," I have the honor to report that the only printing ordered for the use of this department by the last Legislature was an edition of 600 copies of the report on the survey of the public lands in the northern district of the State, and that all of these volumes have been delivered. I am not sure whether the intention of the inquiry contained in the resolution was to ascertain the completeness of the printing, but would say, in explanation of the absence of certain illustrations which were originally contained in the report, that the printer has not inserted the same in these volumes, claiming that such work was not covered by or included in his contract.

Respectfully submitted,

VERPLANCK COLVIN,

*Superintendent.*

[Assem. Doc. No. 59.]

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# STATE OF NEW YORK.

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No. 60.

## IN ASSEMBLY,

FEBRUARY 11, 1885

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### ANNUAL REPORT

OF THE SUPERINTENDENT OF PUBLIC WORKS UPON  
THE TRADE AND TONNAGE OF THE CANALS FOR  
THE YEAR 1884.

*To the Honorable the Legislature :*

Pursuant to chapter 244 of the Laws of 1883, I herewith submit the annual report of the trade and tonnage of the canals for the year 1884 :

The whole number of tons of freight carried upon the canals during the season of 1884 was 5,009,488, composed of the following described class of articles :

	Tons.
Product of the forest .....	1,671,706
Product of agriculture .....	1,264,237
Manufactures.....	205,013
Merchandise.....	300,480
Other articles .....	1,568,052

Total.....	5,009,488
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Of the above tonnage :

Tons went east .....	3,649,821
Tons went west.....	1,359,667

Total.....	5,009,488
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There being :

Tons through freight.....	3,001,201
Tons way freight .....	2,008,287

Total.....	5,009,488
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# STATE OF NEW YORK.

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No. 60.

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## IN ASSEMBLY,

FEBRUARY 11, 1885

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### ANNUAL REPORT

OF THE SUPERINTENDENT OF PUBLIC WORKS UPON  
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Total .....	5,009,488
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There being :

Tons through freight .....	3,001,201
Tons way freight .....	2,008,287

Total .....	5,009,488
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During the season of 1883 the canals carried 5,664,056 tons, of which

Tons went east.....	4,183,259
Tons went west.....	1,480,797
Total.....	<u>5,664,056</u>

And was composed of the following described class of articles :

	Tons.
Product of the forest.....	1,828,643
Product of animals.....	488
Vegetable food.....	1,379,000
Agricultural products.....	15,093
Manufactures.....	242,649
Merchandise.....	310,844
Other articles.....	1,887,339
Total.....	<u>5,664,056</u>

Comparing the season of 1884 with that of 1883, there is shown to be a loss of 654,568 tons, or a decrease of eleven and one-half per cent of the business of 1883.

During the year ending September 30, 1884, the New York Central and Hudson River railroad carried 10,212,418 tons, which was composed of the following described class of articles :

	Tons.
Product of the forest.....	733,455
Product of animals.....	713,586
Vegetable food.....	2,405,946
Other agricultural products.....	558,473
Manufactures.....	1,413,636
Merchandise.....	1,430,650
Other articles.....	2,956,672
Total.....	<u>10,212,418</u>

And for the previous year the same company carried 10,892,440 tons, which shows a loss in 1884 as compared with the previous year of 680,022 tons, or a decrease of six and one-fifth per cent upon the business of 1883.

Of the total tons carried by the New York Central and Hudson River railroad :

Tons went east.....	6,548,536
Tons went west.....	3,663,882
Total.....	<u>10,212,418</u>

And was composed of:

Tons through freight.....	1,495,066
Tons way freight .....	8,717,352
<b>Total.....</b>	<b>10,212,418</b>

During the year ending September 30, 1884, the New York, Lake Erie and Western railroad carried 11,071,938 tons, which is contained in the following described class of articles :

	Tons.
Product of the forest.....	632,865
Product of animals .....	624,149
Vegetable food .....	1,233,859
Other agricultural products .....	381,807
Manufactures.....	650,220
Merchandise.....	389,736
Coal.....	6,375,319
Other articles.....	783,983
<b>Total.....</b>	<b>11,071,938</b>

Of which:

Tons went east .....	6,959,602
Tons went west.....	4,112,336
<b>Total.....</b>	<b>11,071,938</b>

And for the year ending September 30, 1883, the same company transported 11,965,490 tons, which shows a decrease in that company's traffic of 893,552 tons during the past year as compared with the preceding one, equal to seven and four-tenths per cent.

Various causes combined have operated in reducing the tonnage not only of the canals but the two principal competing lines of railway, which form the connecting links between the lakes and the ocean.

During the year ending September 30, 1884, the New York, West Shore and Buffalo railroad carried 839,539 tons of freight. This was for the first year that the above company had been engaged in the transportation of freight, and this amount of traffic was, in a large degree, diverted from the canals and the New York Central and Erie railroads.

The tonnage carried by the New York, West Shore and Buffalo railroad is described in the following class of articles :

	Tons.
Product of the forest.....	93,968
Product of animals.....	17,140
Vegetable food.....	219,640
Other agricultural products.....	13,281
Manufactures.....	51,421
Merchandise.....	306,199
Other articles.....	137,890
<b>Total.....</b>	<b>839,539</b>

A reduced supply of corn to be shipped from the west, and a limited export demand for that article has somewhat diminished the tonnage upon the canals for the past season.

During the year 1883, there was carried upon the canals of the State 522,978 tons of corn, while in 1884 the amount carried was but 198,216 tons, being a loss of 324,762 tons, which is equal in amount to fifty per cent of the entire loss sustained by the canals during the season.

For the fiscal year ending September 30, 1884, the Delaware, Lackawanna and Western railway carried 3,589,154 tons of freight, which was composed of the following described class of articles:

	Tons.
Product of the forest.....	156,700
Product of animals.....	45,790
Vegetable food.....	354,527
Other agricultural products.....	121,216
Manufactures.....	149,714
Merchandise.....	168,793
Other articles.....	2,592,414
<b>Total.....</b>	<b>3,589,154</b>

And for the year ending September 30, 1883, the same company carried 3,191,870 tons, showing an increase in 1884, over the preceding year, of 397,284 tons, or twelve and one-half per cent. The following statement shows the total tons transported upon the canals during the season and the total tons (of 2,000 pounds) of each article transported:

	Tons.
Boards and scantlings.....	1,435,825
Shingles.....	7,618
Timber.....	68,438
Staves and heading.....	25,453
Wood.....	126,752
Ashes, pot and pearl.....	292
Ashes, leached.....	7,328
Pork.....	150
Beef.....	3
Cheese.....	69
Lard tallow and lard oil.....	5
Hides.....	245
Flour.....	7,251
Wheat.....	790,409
Rye.....	71,462
Corn.....	198,216
Corn-meal.....	37
Barley.....	65,008
Barley-malt.....	12,023
Oats.....	52,696
Bran and ship stuffs.....	5,572
Peas and beans.....	1,244
Apples.....	9,998
Potatoes.....	33,750

	Tons.
Dried fruit.....	1,343
Cotton.....	143
Hemp.....	139
Flax seed.....	14,474
Domestic spirits.....	31
Oil meal and cake.....	3,326
Leather.....	337
Furniture.....	103
Bar and pig lead.....	7
Pig iron.....	30,983
Bloom iron.....	7,569
Castings and iron ware.....	854
Domestic woolens.....	15
Domestic salt.....	146,731
Foreign salt.....	15,057
Sugar.....	7,760
Molasses.....	7,691
Coffee.....	698
Nails, spikes and horse shoes.....	1,029
Iron and steel.....	53,442
Railroad iron.....	28,513
Flint, enamel, crockery and glassware.....	1,848
All other merchandise.....	199,499
Stone, lime and clay.....	365,117
Gypsum.....	3,903
Phosphate.....	14,343
Anthracite coal.....	887,971
Bituminous coal.....	66,317
Iron ore.....	201,610
Petroleum.....	1,112
Sundries.....	27,679
<b>Total.....</b>	<b>5,009,488</b>

The following statement shows the total tons of each article shipped, each week during the season of navigation, the total tons moved each week, the total tons of each article carried during the entire season, and the total tons of all articles carried during the season :



*ANNUAL ACCOUNT of property cleared each week (in tons) at all offices on all canals during the year 1884.*

DAYS.	THE FOREST — PRODUCT OF WOOD.					
	Ashes leached.	Boards and scantling.	Shingles.	Timber.	Staves.	Wood.
May.						
Eighth to fourteenth .....	.....	79,056	154	2,432	729	991
Fifteenth to twenty-second .....	.....	62,443	278	2,262	1,331	3,133
Twenty-third to close .....	.....	71,755	407	4,738	2,352	3,951
Total — May .....	.....	213,254	839	9,432	4,112	8,075
140						
First to seventh .....	.....	72,166	103	2,285	1,131	4,164
Eighth to fourteenth .....	101	56,666	59	3,420	1,999	5,894
Fifteenth to twenty-second .....	.....	51,150	265	1,235	1,220	2,058
Twenty-third to close .....	465	56,332	311	2,302	1,611	3,458
Total — June .....	566	236,314	738	9,242	5,961	15,570
First to seventh .....	.....	51,511	298	1,229	1,006	3,651
Eighth to fourteenth .....	.....	57,981	299	3,084	1,078	2,671
Fifteenth to twenty-second .....	8	62,248	193	1,723	1,585	2,873
Twenty-third to close .....	2,165	68,334	205	1,991	753	3,948
Total — July .....	2,173	240,074	985	8,027	4,422	13,143
152						
First to seventh .....	960	50,890	696	3,393	674	4,368
Eighth to fourteenth .....	474	49,612	283	2,977	1,352	3,870
.....						

Fifteenth to twenty-second .....	1,124	61,076	388	2,733	544	3,276	.....
Twenty-third to close .....	862	51,757	648	1,981	52	3,455	.....
Total — August .....	3,420	213,335	2,010	11,084	2,622	14,969	.....
First to seventh .....	709	53,882	555	1,648	957	3,844	.....
Eighth to fourteenth .....	240	49,731	200	1,907	178	2,906	.....
Fifteenth to twenty-second .....	.....	55,736	193	7,274	880	6,048	.....
Twenty-third to close .....	.....	43,034	173	1,263	225	4,578	.....
Total — September .....	949	201,383	1,121	12,092	2,240	17,376	.....
First to seventh .....	.....	49,535	365	678	330	2,881	.....
Eighth to fourteenth .....	.....	45,093	194	1,725	537	4,228	.....
Fifteenth to twenty-second .....	.....	46,471	256	1,031	539	3,293	.....
Twenty-third to close .....	.....	56,571	535	1,175	386	2,789	.....
Total — October .....	.....	197,670	1,350	4,609	1,792	13,191	.....
First to seventh .....	.....	38,028	149	1,681	226	1,484	.....
Eighth to fourteenth .....	120	42,044	189	923	1,115	2,960	.....
Fifteenth to twenty-second .....	.....	34,125	195	5,454	606	4,592	.....
Twenty-third to close .....	.....	19,008	42	1,260	333	2,629	.....
Total — November .....	120	133,205	575	9,318	2,280	11,665	.....
Agents .....	.....	.....	.....	.....	.....	.....	.....
Eighth .....	.....	590	.....	4,634	1,724	32,763	.....
Total for the year .....	7,328	1,435,825	7,618	68,438	25,453	126,752	292

# *ANNUAL ACCOUNT of property cleared — (Continued.)*

DAYS.	AGRICULTURAL.									
	PRODUCTS OF ANIMALS.					VEGETABLE FOOD.				
	Pork.	Beef.	Cheese.	Lard, tallow and lard oil.	Hides.	Flour.	Wheat.	Rye.		
Eighth to fourteenth.....	7	.....	.. ..	.....	.....	246	32,790	7,404		
Fifteenth to twenty-second.....	13	.....	.....	.....	.....	342	19,338	4,681		
Twenty-third to close.....	2	.....	.....	.....	.....	122	11,874	8,277		
Total — May.....	22	.....	.....	.....	.....	710	64,002	20,362		
First to seventh.. ..	1	.....	.....	.....	.....	425	5,523	1,993		
Eighth to fourteenth.....	6	.....	.....	.....	.....	278	13,450	2,700		
Fifteenth to twenty-second.....	4	.....	.....	.....	.....	60	24,495	1,605		
Twenty-third to close.....	1	.....	.....	2	...	372	16,985	1,808		
Total — June.....	12	.....	.....	2	.....	1,135	60,453	8,106		
First to seventh.....	.....	.....	.....	.....	.....	160	18,839	1,353		
Eighth to fourteenth.....	2	.....	.....	.....	.....	92	25,167	1,941		
Fifteenth to twenty-second.....	7	.....	.....	.....	.....	121	24,870	1,619		
Twenty-third to close.....	2	.....	16	.....	7	492	29,908	224		
Total — July.....	11	.....	16	.....	7	865	98,784	5,137		

First to seventh.....	1	.....	.....	.....	85	129	22,009	.....
Eighth to fourteenth.....	57	.....	.....	.....	15	141	38,499	451
Fifteenth to twenty-second.....	10	.....	1	.....	.....	152	27,928	2,005
Twenty-third to close.....	5	.....	23	.....	38	411	50,719	1,368
Total — August.....	73	.....	24	.....	88	833	139,155	3,824

First to seventh.....	2	.....	.....	.....	.....	92	34,468	6,401
Eighth to fourteenth.....	3	.....	.....	1	35	120	37,934	1,820
Fifteenth to twenty-second.....	1	.....	.....	.....	.....	97	34,884	3,846
Twenty-third to close.....	3	.....	17	.....	35	324	42,641	4,152
Total — September.....	9	.....	17	1	70	633	149,927	16,219

First to seventh.....	4	.....	.....	.....	.....	214	42,961	890
Eighth to fourteenth.....	4	.....	.....	.....	44	186	50,960	3,217
Fifteenth to twenty-second.....	2	.....	4	.....	.....	93	47,604	1,348
Twenty-third to close.....	4	.....	.....	.....	.....	636	49,235	1,544
Total — October.....	14	.....	4	.....	44	1,129	190,760	6,999

First to seventh.....	1	.....	.....	1	36	128	35,049	3,044
Eighth to fourteenth.....	7	.....	.....	.....	.....	203	34,409	5,268
Fifteenth to twenty-second.....	.....	.....	8	.....	.....	278	14,039	2,264
Twenty-third to close.....	1	3	.....	1	.....	1,337	3,831	239
Total — November.....	9	3	8	2	36	1,946	87,328	10,815

Total for the year.....	150	3	69	5	245	7,251	790,409	71,463
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[Assem. Doc. No. 60.]

## ANNUAL ACCOUNT of property cleared — (Continued).

DAYS.	AGRICULTURAL—VEGETABLE FOOD.									
	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and shipstuffs.	Peas and beans.	Apples.	Potatoes.	Dried fruit.
Eighth to fourteenth...	26,864	.....	257	1,989	4,005	80	.....	.....	.....	420
Fifteenth to twenty-sec'd.	10,785	.....	.....	266	2,337	282	11	.....	.....	48
Twenty-third to close...	11,523	.....	.....	367	4,762	155	.....	.....	.....	411
Total — May.....	49,172	.....	257	2,622	11,104	517	11	.....	.....	879
First to seventh.....	8,580	.....	3	423	2,495	279	240	.....	.....	6
Eighth to fourteenth...	8,523	.....	.....	192	2,331	294	.....	.....	.....	108
Fifteenth to twenty-sec'd.	1,120	.....	.....	589	908	242	.....	.....	.....	83
Twenty-third to close...	2,563	5	27	396	1,227	252	240	.....	.....	.....
Total — June.....	20,796	5	30	1,600	6,961	1,067	480	.....	.....	197
First to seventh.....	2,881	.....	.....	201	1,369	67	.....	.....	.....	.....
Eighth to fourteenth...	6,134	.....	.....	622	2,680	163	240	.....	.....	4
Fifteenth to twenty-sec'd.	8,564	.....	.....	383	6,063	56	.....	.....	.....	.....
Twenty-third to close...	7,496	.....	6	544	1,153	598	12	.....	.....	2
Total — July.....	25,075	.....	6	1,750	11,265	884	252	.....	.....	6
First to seventh.....	9,226	6	9	382	225	47	2	.....	.....	.....
Eighth to fourteenth...	6,222	14	.....	441	2,001	67	.....	.....	.....	52

Fifteenth to twenty-sec'd	6,354	.....	.....	616	397	131	.....	.....	.....	58
Twenty-third to close...	10,254	.....	.....	381	40	269	.....	.....	.....	110
Total — August....	32,056	20	9	1,820	2,663	514	2	.....	.....	
First to seventh.....	6,488	.....	.....	.....	429	122	.....	.....	.....	4
Eighth to fourteenth...	10,570	7	.....	835	2,861	91	.....	.....	.....	16
Fifteenth to twenty-sec'd	11,524	.....	710	.....	2,176	89	.....	.....	.....	39
Twenty-third to close...	10,168	.....	493	40	2,899	196	.....	.....	1	.....
Total — September..	38,750	7	1,203	875	8,365	498	.....	.....	1	59
First to seventh.....	1,985	.....	2,510	570	1,372	249	.....	.....	55	.....
Eighth to fourteenth...	1,039	.....	5,611	806	2,495	98	231	5	.....	.....
Fifteenth to twenty-sec'd	2,496	.....	7,831	145	906	138	.....	58	461	64
Twenty-third to close...	2,145	.....	12,617	219	1,463	332	.....	146	1,142	21
Total — October....	7,665	.....	28,574	1,740	6,236	817	231	209	1,658	85
First to seventh.....	8,947	.....	10,636	410	2,659	128	.....	1,685	4,047	6
Eighth to fourteenth...	13,515	.....	11,651	582	770	86	.....	4,787	12,748	1
Fifteenth to twenty-sec'd	2,127	.....	10,934	624	2,523	219	260	2,702	13,469	.....
Twenty-third to close...	113	5	1,708	.....	150	842	8	615	1,827	.....
Total — November..	24,702	5	34,927	1,616	6,102	1,275	268	9,789	32,091	7
Total for the year...	198,216	37	65,008	12,023	52,696	5,572	1,244	9,998	33,750	1,343

## ANNUAL ACCOUNT of property cleared—(Continued).

DAYS.	AGRICULTURAL—ALL OTHER AGRICULTURAL PRODUCTS.					MANUFACTURES.				
	Cotton.	Hemp.	Flax seed.	Domestic spirits.	Oil meal and cake.	Leather.	Furniture.	Bar and pig lead.	Pig Iron.	
Eighth to fourteenth.....	.....	.....	2,688	.....	463	.....	3	.....	3,572	
Fifteenth to twenty-second.....	13	.....	423	.....	.....	.....	21	.....	1,258	
Twenty-third to close.....	.....	.....	457	10	417	.....	.....	.....	1,449	
Total — May.....	13	.....	3,568	10	880	.....	24	.....	6,279	
First to seventh.....	76	.....	241	.....	.....	.....	5	.....	522	
Eighth to fourteenth.....	4	45	466	.....	134	.....	.....	.....	959	
Fifteenth to twenty-second.....	.....	.....	310	.....	.....	.....	.....	.....	279	
Twenty-third to close.....	.....	.....	358	.....	.....	.....	2	.....	833	
Total — June.....	80	45	1,375	.....	134	.....	7	.....	2,593	
First to seventh.....	.....	.....	1,697	16	234	.....	6	.....	763	
Eighth to fourteenth.....	3	.....	115	.....	130	.....	.....	7	590	
Fifteenth to twenty-second.....	..	.....	110	.....	159	.....	11	.....	432	
Twenty-third to close.....	5	.....	120	.....	.....	.....	.....	.....	1,513	
Total — July.....	8	.....	2,042	16	523	.....	17	7	3,298	
First to seventh.....	4	.....	.....	.....	225	35	.....	.....	855	
Eighth to fourteenth.....	.....	94	.....	.....	198	.....	3	.....	568	

Fifteenth to twenty-second.....	.....	.....	80	.....	274	32	3	.....	1,399
Twenty-third to close.....	.....	.....	.....	.....	235	.....	.....	.....	1,234
Total — August.....	4	94	80	.....	932	67	6	.....	4,066
First to seventh.....	30	.....	4	5	75	67	.....	.....	492
Eighth to fourteenth.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125
Fifteenth to twenty-second.....	.....	.....	12	.....	.....	48	2	.....	1,417
Twenty-third to close.....	2	.....	996	.....	148	.....	10	.....	1,471
Total — September.....	32	.....	1,012	5	223	110	12	.....	4,505
First to seventh.....	.....	.....	895	.....	.....	43	1	.....	1,388
Eighth to fourteenth.....	.....	.....	702	.....	160	.....	26	.....	1,337
Fifteenth to twenty-second.....	.....	.....	931	.....	140	.....	2	.....	1,259
Twenty-third to close.....	.....	.....	692	.....	2	78	4	.....	1,713
Total — October.....	.....	.....	3,220	.....	302	121	33	.....	5,677
First to seventh.....	.....	.....	685	.....	149	.....	.....	.....	1,124
Eighth to fourteenth.....	.....	.....	1,333	.....	.....	39	.....	.....	1,202
Fifteenth to twenty-second.....	6	.....	1,159	.....	.....	.....	1	.....	1,004
Twenty-third to close.....	.....	.....	.....	.....	183	.....	3	.....	1,245
Total — November.....	6	.....	3,177	.....	332	39	4	.....	4,575
Total for the year .....	143	139	14,474	31	3,326	337	103	7	30,983



## ANNUAL ACCOUNT of property cleared—(Continued).

DAYS.	MANUFACTURES.					MERCHANDISE.		
	Bloom and bar iron.	Castings and iron ware.	Domestic woolens.	Domestic salt.	Foreign salt.	Sugar.	Molasses.	Coffee.
Eighth to fourteenth.....	224	333	.....	5,119	2,098	3,979	259	.....
Fifteenth to twenty-second.....	.....	4	.....	3,125	806	484	228	.....
Twenty-third to close.....	340	1	.....	16,501	624	295	143	.....
Total—May.....	564	338	.....	24,745	3,528	4,758	630	.....
First to seventh.....	252	.....	.....	2,915	208	729	204	.....
Fifth to fourteenth.....	478	27	.....	3,887	17	474	124	.....
Fifteenth to twenty-second.....	.....	3	.....	2,773	358	221	177	.....
Twenty-third to close.....	263	309	.....	8,005	2,236	100	587	.....
Total—June.....	993	339	.....	17,580	2,819	1,524	1,092	.....
First to seventh.....	393	.....	.....	1,670	1,287	189	166	.....
Eighth to fourteenth.....	430	2	.....	6,673	700	5	76	.....
Fifteenth to twenty-second.....	224	.....	.....	3,880	922	47	157	.....
Twenty-third to close.....	788	4	.....	12,079	484	16	815	193
Total—July.....	1,835	6	.....	24,302	• 3,393	257	1,214	193

First to seventh .....	638	27	.....	3,384	236	5	568	.....
Eighth to fourteenth .....	.....	46	.....	3,316	960	90	102	29
Fifteenth to twenty-second .....	230	1	.....	2,270	453	520	304	35
Twenty-third to close .....	45	12	.....	4,786	347	234	351	17
Total — August .....	913	86	.....	13,756	1,996	849	1,325	81
First to seventh .....	346	2	.....	8,164	112	116	413	.....
Eighth to fourteenth .....	542	2	.....	2,995	544	6	243	33
Fifteenth to twenty-second .....	348	1	.....	3,182	1,348	63	541	.....
Twenty-third to close .....	463	13	.....	9,186	120	9	440	.....
Total — September .....	1,699	18	.....	23,527	2,124	194	1,637	33
First to seventh .....	365	1	.....	5,377	78	58	216	206
Eighth to fourteenth .....	498	.....	.....	3,004	.....	4	628	.....
Fifteenth to twenty-second .....	.....	.....	.....	3,511	249	19	352	95
Twenty-third to close .....	277	.....	.....	7,787	152	20	326	90
Total — October .....	1,140	1	.....	19,679	479	101	1,522	391
First to seventh .....	140	.....	.....	3,496	.....	5	106	.....
Eighth to fourteenth .....	122	3	.....	4,681	407	11	162	.....
Fifteenth to twenty-second .....	163	.....	6	2,517	311	55	.....	.....
Twenty-third to close .....	.....	63	9	12,448	.....	6	3	.....
Total — November .....	425	66	15	23,142	718	77	271	.....
Total for the year .....	7,569	854	15	146,731	15,057	7,760	7,691	698

*ANNUAL ACCOUNT of property cleared — (Continued).*

DAYS.	MERCHANDISE.					OTHER ARTICLES.	
	Nails, spikes & horse-shoes.	Iron and steel.	Railroad iron.	Flint enamel, crochery and glassware.	All other merchandise.	Petroleum.	Stone, lime and clay.
Eighth to fourteenth .....	138	4,385	1,858	234	15,932	28	22,828
Fifteenth to twenty-second .....	1	714	2,164	6	5,710	15	11,837
Twenty-third to close .....	161	2,352	1,649	30	8,937	28	13,095
Total — May .....	300	7,351	5,671	270	30,639	71	47,760
First to seventh .....	1	761	3,298	555	5,130	18	12,356
Eighth to fourteenth .....	55	921	721	311	8,459	.....	11,723
Fifteenth to twenty-second .....	.....	1,100	1,657	32	7,653	.....	11,548
Twenty-third to close .....	.....	663	1,096	7	7,578	39	15,737
Total — June .....	56	3,445	6,772	905	28,820	57	51,364
First to seventh .....	25	1,650	1,861	4	5,748	2	12,340
Eighth to fourteenth .....	1	1,631	938	1	4,687	.....	11,129
Fifteenth to twenty-second .....	5	3,485	170	14	6,742	6	13,903
Twenty-third to close .....	65	2,197	2,986	49	7,193	.....	18,748
Total — July .....	97	8,963	5,955	68	24,370	8	56,120
First to seventh .....	.....	1,918	339	15	5,082	28	12,219
Eighth to fourteenth .....	40	2,009	1,210	8	5,006	68	10,633

Fifteenth to twenty-second .....	18	3,785	2,730	49	9,499	70	15,945
Twenty-third to close .....	13	2,923	584	253	8,260	50	14,612
Total—August .....	71	10,635	4,863	323	27,847	216	53,409
First to seventh .....	1	2,328	828	5	7,079	74	13,208
Eighth to fourteenth .....	10	1,615	.....	6	5,599	56	12,072
Fifteenth to twenty-second .....	50	2,516	758	11	7,420	10	14,146
Twenty-third to close .....	.....	3,049	255	96	8,772	149	12,973
Total—September .....	61	9,508	1,841	118	28,870	289	52,399
First to seventh .....	15	1,677	150	3	4,976	71	15,861
Eighth to fourteenth .....	.....	1,068	.....	7	6,628	1	12,727
Fifteenth to twenty-second .....	19	1,919	712	130	13,642	129	15,725
Twenty-third to close .....	125	1,868	701	6	10,068	162	13,868
Total—October .....	159	6,531	1,563	146	35,314	363	58,181
First to seventh .....	134	2,071	390	3	6,973	2	8,033
Eighth to fourteenth .....	133	1,942	1,120	13	4,766	90	11,682
Fifteenth to twenty-second .....	13	2,999	264	.....	6,559	11	10,734
Twenty-third to close .....	5	.....	74	.....	5,341	5	14,219
Total—November .....	285	7,009	1,848	16	23,639	108	44,848
Agents .....	.....	.....	.....	.....	.....	.....	896
do .....	.....	.....	.....	.....	.....	.....	140
Total for the year .....	1,029	53,442	28,513	1,848	199,499	1,112	365,117

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## ANNUAL ACCOUNT of property cleared — (Continued).

DAYS.	OTHER ARTICLES.						Total.
	Gypsum.	MINERAL COAL.		Phosphate.	Iron ore.	Sundries.	
		Anthracite.	Bituminous.				
Eighth to fourteenth!.....	.....	38,587	2,447	190	5,980	1,203	270,144
Fifteenth to twenty-second.....	.....	22,120	2,920	324	9,875	741	170,367
Twenty-third to close.....	100	29,054	4,156	555	8,882	548	210,480
Total — May .....	100	89,761	9,523	1,069	24,737	2,492	650,991
First to seventh.....	.....	37,299	3,223	601	8,834	1,444	178,498
Eighth to fourteenth .....	132	17,536	1,971	544	4,647	975	150,631
Fifteenth to twenty-second.....	.....	20,075	3,055	353	1,360	488	136,476
Twenty-third to close.....	140	44,109	4,071	856	8,319	1,795	185,460
Total — June.....	272	119,019	12,320	2,354	23,160	4,702	651,065
First to seventh.....	.....	19,911	2,352	224	8,277	1,338	142,737
Eighth to fourteenth .....	.....	30,203	2,390	212	12,811	260	175,148
Fifteenth to twenty-second.....	100	35,827	5,066	438	11,952	701	194,644
Twenty-third to close.....	150	61,150	5,637	397	15,564	1,121	249,268
Total — July .....	250	147,091	15,445	1,261	48,604	3,420	761,797
First to seventh.....	100	36,486	3,504	641	12,069	2,510	173,940
Eight to fourteenth .....	426	36,447	3,001	1,017	11,685	1,005	184,489

Fifteenth to twenty-second.....	596	36,133	3,405	1,388	12,559	542	199,050
Twenty-third to close.....	207	41,441	2,166	528	9,647	1,525	211,791
Total — August.....	1,329	150,507	12,076	3,574	45,960	3,582	769,270
First to seventh.....	116	38,636	1,496	879	6,810	565	191,452
Eighth to fourteenth.....	381	25,052	991	762	8,194	440	170,123
Fifteenth to twenty-second.....	.....	33,391	2,190	765	6,562	1,276	198,549
Twenty-third to close.....	150	38,988	926	1,214	5,748	1,002	196,442
Total — September.....	647	136,067	5,603	3,620	27,314	3,283	756,546
First to seventh.....	599	17,516	2,225	658	6,624	907	164,488
Eighth to fourteenth.....	151	15,832	1,018	617	7,129	904	168,914
Fifteenth to twenty-second.....	180	30,723	1,723	325	2,881	1,439	188,850
Twenty-third to close.....	184	42,348	1,221	212	5,944	1,383	220,191
Total — October.....	1,114	106,419	6,187	1,812	22,578	4,633	742,443
First to seventh.....	191	16,375	903	.....	2,416	638	152,169
Eighth to fourteenth.....	.....	16,605	1,309	112	1,729	918	179,944
Fifteenth to twenty-second.....	.....	37,321	2,071	541	3,616	889	166,656
Twenty-third to close.....	.....	61,494	880	.....	1,496	1,122	132,548
Total — November.....	191	131,795	5,163	653	9,257	3,567	629,317
Agents.....	.....	7,312	.....	.....	.....	.....	8,208
Eighth.....	.....	.....	.....	.....	.....	.....	39,851
Total for the year.....	3,903	887,971	66,317	14,343	201,610	27,679	5,009,488

*TOTAL tons of each article and total tons of all articles of way freight going east on the canals during the season of 1884.*

OFFICES.	Bosta. No. of miles cleared.	THE FOREST.						AGRICULTURE.			
		Product of Wood.						Product of Animals.			
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes leached.	Pork.	Cheese.	Wool.	
West Troy.....	21,676	15,984	.....	275	.....	8,478	120	..	....	....	
Syracuse.....	133,406	6,096	195	2,347	2,774	13,642	....	..	67	15	
Rochester....	93,147	5,889	903	37	1,119	941	....	..	....	....	
Tonawanda....	48,655	65,126	2,578	16,047	.....	.....	....	..	....	....	
Buffalo.....	149,235	19,176	1,446	.....	8,564	.....	....	..	....	....	
Waterford....	88,789	205,091	.....	240	.....	21,408	....	..	....	....	
Whitehall....	5,723	2,276	22	12,277	1,672	19,782	....	..	....	....	
Oswego.....	.....	36,367	251	.....	852	4,328	....	2	....	....	
Geneva.....	21,042	3,732	.....	.....	.....	.....	....	..	....	....	
Boonville....	27,513	27,804	5	540	.....	11,886	....	..	....	....	
Total.....	584,186	387,537	5,400	31,763	14,981	80,465	120	2	67	15	

## TOTAL tons of way freight going east — (Continued).

AGRICULTURE.													
OFFICES.	Vegetable Food.												All other Agricultural Products.
	Flour.	Wheat.	Rye.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Apples.	Potatoes.	Dried fruit.	
West Troy...	51	.....	482	.....	..	841	2,236	.....	.....	73	2,215	..	65
Syracuse...	5,669	4,330	244	502	6	627	4,204	1,832	3,854	3,810	4,541	1	.....
Rochester...	.....	3,326	.....	.....	..	5,658	679	.....	45	2,526	163	..	.....
Tonawanda...	.....	.....	.....	.....	..	.....	.....	.....	.....	.....	.....	..	.....
Buffalo...	497	49,444	462	36,492	..	2,393	.....	.....	845	.....	.....	..	.....
Waterford...	9	.....	268	.....	..	.....	.....	.....	.....	1,468	19,465	..	.....
Whitehall...	.....	.....	.....	.....	..	151	.....	.....	.....	.....	.....	..	.....
Oswego...	404	4,505	.....	413	..	593	170	.....	135	.....	.....	..	.....
Geneva...	.....	1,629	.....	.....	..	362	170	120	..	.....	.....	..	.....
Boonville...	.....	.....	.....	.....	..	.....	.....	.....	.....	.....	171	..	.....
Total.....	6,630	63,234	1,456	37,407	6	10,025	7,459	1,952	4,879	7,877	26,554	1	65



*TOTAL tons of way freight going east — (Continued.)*

OFFICES.	MANUFACTURES.						MERCHANDISE.				
	Domestic spirits.	Oil meal and cake.	Leather.	Furni- ture.	Pig iron.	Castings & iron ware.	Domestic salt.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.	All other merchandise.
West Troy.....	.....	2,065	.....	....	172	.....	.....	....	542	4	40,810
Syracuse.....	.....	.....	.....	21	....	16	97,677	5	.....	527	2,274
Rochester.....	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,500
Tonawanda.....	.....	.....	.....	.....	.....	105	.....	.....	.....	30	.....
Buffalo.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Waterford.....	.....	.....	.....	.....	.....	.....	.....	.....	152	.....	24
Whitehall.....	.....	.....	.....	7	.....	.....	.....	.....	.....	.....	1,365
Oswego.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Geneva.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville.....	.....	.....	338	1	.....	.....	.....	.....	.....	.....	.....
Total.....	11	2,065	338	29	172	121	97,677	5	694	561	47,978

*TOTAL tons of way freight going east — (Continued.)*

OFFICES.	OTHER ARTICLES.								Total.
	Stone, lime and clay.	Gypsum.	Rock and super-phos- phates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	
West Troy.....	41,998	.....	202	362	.....	.....	2,525	217	119,717
Syracuse.....	11,326	340	179	167,110	2,858	.....	.....	3,621	340,710
Rochester.....	15,708	.....	.....	709	4,079	.....	.....	.....	45,292
Tonawanda.....	1,120	.....	.....	.....	.....	.....	100	260	85,261
Buffalo.....	2,000	.....	.....	.....	21,270	27	.....	644	143,389
Waterford.....	45,701	.....	.....	.....	.....	.....	1,406	3,225	298,798
Whitehall.....	12,722	.....	.....	.....	.....	.....	1,964	296	51,165
Oswego.....	135	.....	.....	8,659	.....	.....	.....	105	56,924
Geneva.....	.....	.....	.....	28,291	17,736	.....	.....	.....	52,040
Boonville.....	.....	.....	.....	.....	.....	.....	.....	976	41,721
Total.....	130,710	340	381	205,131	45,943	27	5,995	8,344	1,235,017

*TOTAL TONS of each article and total tons of all articles of way freight going west on the canals during the season of 1884.*

OFFICES.	Boats. No. of miles cleared.	THE FOREST.				AGRICULTURE.					
		Product of Wood.				Product of Animals.					
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Pork.	Beef.	Cheese.	Lard, tallow & lard oil.	Hides.
Albany .....	54,612	6,230	.....	94.	.....	182	4	3	....	2	7
West Troy.....	97,216	2,445	21	684	67	2,996	1	....	....	....	....
Syracuse.....	100,533	2,778	121	336	960	8,008	17	....	2	....	....
Rochester.....	.....	972	3	7,568	277	7	.....	....	....	....	....
Tonawanda.....	27,303	3,270	4	3,577	.....	.....	.....	....	....	....	....
Waterford.....	2,563	95	.....	.....	.....	121	.....	....	....	....	....
Geneva.....	11,123	1,415	.....	.....	.....	.....	.....	....	....	....	....
Boonville.....	31,283	155	1	.....	.....	.....	67	....	....	....	237
Total.....	324,633	17,360	150	12,259	1,304	11,314	89	3	2	2	244

*TOTAL TONS of way freight going west — (Continued).*

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## AGRICULTURE.

## OFFICES.

## Vegetable Food.

	Flour.	Wheat.	Rye.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Pean and beans.	Apples.
Albany .....	353	.....	.....	688	.....	140	...	1,059	480	....	....
West Troy .....	61	52	.....	474	.....	218	...	462	18	....	....
Syracuse .....	5	6,950	6	687	.....	25	...	291	.....	....	....
Rochester .....	.....	231	.....	51	.....	.....	.....	.....	.....	....	....
Tonawanda .....	.....	180	.....	.....	.....	.....	.....	.....	.....	4	23
Waterford .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Geneva .....	.....	120	.....	.....	.....	792	85	.....	.....	.....	.....
Boonville .....	131	.....	.....	1,028	17	.....	.....	106	155	.....	78
Total .....	550	7,533	6	2,928	17	1,175	85	1,918	653	4	101

*TOTAL tons of way freight going west — (Continued).*

OFFICES.	AGRICULTURE.		MANUFACTURES.							
	All other Agricultural Products.		Domestic spirits.	Oil meal and cake.	Furniture.	Pig iron.	Bloom and bar iron.	Castings and iron ware.	Domestic salt.	Foreign salt.
	Cotton.	Flax seed.								
Albany.....	83	.....	.....	.....	17	3,048	112	1	20	128
West Troy.....	43	1,270	16	560	7	8,554	12	192	.....	204
Syracuse.....	.....	.....	.....	.....	30	112	.....	10	40,047	.....
Rochester.....	.....	.....	.....	.....	.....	224	.....	.....	4,593	.....
Tonawanda.....	14	.....	.....	.....	.....	.....	.....	.....	1,337	.....
Waterford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Geneva.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville.....	.....	.....	.....	.....	20	.....	3	42	181	.....
Total.....	140	1,270	16	560	74	11,938	127	245	46,178	332

*TOTAL tons of way freight going west — (Continued).*

OFFICES.		MERCHANDISE.						
	Sugar.	Molasses.	Coffee.	Nails, spikes and horse shoes.	Iron and steel.	Railroad Iron.	Flint, enamel, crookery and glassware.	All other merchandise.
Albany.....	53	55	1	1	345	64	44	5,363
West Troy.....	3	96	.....	10	397	335	15	9,443
Syracuse.....	.....	.....	.....	.....	4	.....	48	7,335
Rochester.....	.....	.....	.....	.....	9	.....	526	3,698
Tonawanda.....	.....	.....	.....	.....	.....	.....	33	12
Waterford.....	.....	.....	.....	.....	.....	.....	.....	1,602
Geneva.....	.....	.....	.....	.....	.....	.....	.....	.....
Boonville.....	119	.....	.....	11	.....	.....	.....	363
Total.....	175	151	1	22	755	399	666	27,816

*TOTAL tons of way freight going west — (Continued.)*

OFFICES.	OTHER ARTICLES.								Total.
	Stone, lime and clay.	Gypsum.	Rock and superphos- phates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	
Albany.....	9,306	.....	2,791	37,027	801	.....	.....	39	68,541
West Troy.....	33,570	.....	3,967	126,714	1,694	10	3,191	24	197,826
Syracuse.....	13,754	3,446	70	99,716	1,995	78	.....	4,769	191,600
Rochester.....	3,522	.....	.....	85,728	238	.....	.....	136	107,783
Tonawanda.....	106,790	.....	.....	4,477	.....	.....	.....	6,091	125,812
Waterford.....	87	.....	.....	6,915	21	.....	.....	247	9,088
Geneva.....	2,200	.....	.....	13,525	357	.....	.....	.....	18,494
Boonville.....	308	.....	.....	592	51	.....	.....	94	3,759
Total.....	169,537	3,446	6,828	374,694	5,157	88	3,191	11,400	722,908

*TOTAL tons of each article and total tons of way freight going east and west during the season of 1884.*

OFFICES.	Boats. No. of miles cleared.	THE FOREST.					
		Product of Wood.					
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leached.
Albany .....	54,612	6,230	.....	94	.....	182	.....
West Troy .....	118,892	18,429	21	959	67	11,474	120
Syracuse .....	233,939	8,874	316	2,683	3,734	21,650	.....
Rochester .....	93,147	6,861	906	7,605	1,396	948	.....
Tonawanda .....	75,958	68,396	2,582	19,624	.....	.....	.....
Buffalo .....	149,235	19,176	1,446	.....	8,564	.....	.....
Waterford .....	86,352	20,518	.....	240	.....	21,529	.....
Whitehall .....	5,723	2,272	22	12,277	1,672	19,782	.....
Oswego .....	32,125	36,367	251	.....	852	4,328	.....
Geneva .....	58,796	5,147	.....	.....	.....	.....	.....
Boonville .....	.....	27,959	6	540	.....	11,886	.....
Total .....	908,779	220,229	5,550	44,022	16,285	91,779	120



*TOTAL tons of way freight going east and west -- (Continued).*

OFFICES.	AGRICULTURE.									
	Product of Animals.					Vegetable Food.				
	Pork.	Beef.	Cheese.	Lard, tallow and lard oil.	Wool.	Hides.	Flour.	Wheat.	Rye.	Corn. Corn meal.
Albany.....	4	3	....	2	....	7	353	....	....	....
West Troy.....	1	....	....	....	....	....	112	52	482	....
Syracuse.....	17	....	69	....	13	....	5,674	11,280	250	....
Rochester.....	....	....	....	....	....	....	....	3,557	....	....
Tonawanda.....	....	....	....	....	....	....	....	180	....	....
Buffalo.....	....	....	....	....	....	....	....	497	462	....
Waterford.....	....	....	....	....	....	....	9	49,444	268	....
Whitehall.....	....	....	....	....	....	....	....	....	....	....
Oswego.....	2	....	....	....	....	....	404	4,505	....	....
Geneva.....	....	....	....	....	....	....	....	1,749	....	....
Boonville.....	67	....	....	....	....	237	131	....	....	17
Total.....	91	3	69	2	13	244	7,180	70,767	1,432	23
										40,335

*TOTAL tons of way freight going east and west — (Continued.)*

AGRICULTURE.

OFFICES.	Vegetable Food.							All other Agricultural Products.		
	Barley.	Barley malt.	Oats.	Bran and ship stuffs	Peas and beans.	Apples.	Potatoes.	Dried fruit.	Cotton.	Flax seed.
Albany.....	140	.....	1,059	480	.....	.....	.....	.....	83	.....
West Troy.....	1,059	2,236	462	18	.....	73	2,215	.....	43	1,335
Syracuse.....	652	4,204	2,132	3,854	.....	3,810	4,541	1	.....	.....
Rochester.....	5,658	679	.....	45	.....	2,526	162	.....	.....	.....
Tonawanda.....	.....	.....	.....	.....	4	23	.....	.....	14	.....
Buffalo.....	2,393	.....	.....	845	.....	.....	.....	.....	.....	.....
Waterford.....	.....	.....	.....	.....	.....	1,468	19,465	.....	.....	.....
Whitehall.....	151	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oswego.....	593	170	.....	135	.....	Oswego.....	.....	.....	.....	.....
Geneva.....	1,154	255	120	.....	.....	.....	.....	.....	.....	.....
Boonville.....	.....	.....	106	155	.....	78	171	.....	.....	.....

*TOTAL tons of way freight going east and west — (Continued.)*

OFFICES.	MANUFACTURES.								
	Domestic spirits.	Oil meal and cake.	Leather.	Furniture.	Pig-iron.	Bloom and bar iron.	Castings and ironware.	Domestic salt.	Foreign salt.
Albany. ....	.....	.....	.....	17	3,048	112	1	20	128
West Troy. ....	16	2,625	.....	7	8,726	12	192	.....	204
Syracuse. ....	.....	.....	.....	51	112	.....	26	137,724	.....
Rochester. ....	11	.....	.....	.....	224	.....	.....	4,593	.....
Tonawanda. ....	.....	.....	.....	.....	.....	.....	.....	1,337	.....
Buffalo. ....	.....	.....	.....	.....	.....	.....	105	.....	.....
Whitehall. ....	.....	.....	.....	7	.....	.....	.....	.....	.....
Boonville. ....	.....	.....	338	21	.....	3	42	181	.....
Total. ....	27	2,625	338	103	12,110	127	366	143,855	332

*TOTAL tons of way freight going east and west — (Continued).*

OFFICES.	MERCHANDISE.						
	Sugar.	Molasses.	Coffee.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.
Albany.....	53	55	1	1	345	64	44
West Troy.....	3	96	.....	10	397	877	19
Syracuse.....	.....	.....	.....	.....	9	.....	575
Rochester.....	.....	.....	.....	.....	9	.....	526
Tonawanda.....	.....	.....	.....	.....	.....	.....	63
Buffalo.....	.....	.....	.....	.....	.....	.....	12
Waterford.....	.....	.....	.....	.....	.....	.....	24
Oswego.....	.....	.....	.....	.....	.....	152	.....
Boonville.....	119	.....	.....	.....	.....	.....	.....
Total.....	175	151	1	22	760	1,093	1,327
							75,794

*TOTAL tons of way freight going east and west — (Continued).*

OFFICES.	OTHER ARTICLES.								Total tons.
	Stone, lime and clay.	Gypsum.	Rock and super-phosphate.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	
Albany.....	9,306	.....	2,791	37,027	801	.....	.....	39	68,541
West Troy.....	75,568	.....	4,169	127,076	1,694	10	5,716	241	317,543
Syracuse .. .	25,080	3,786	249	266,826	4,853	78	.....	8,390	632,310
Rochester .. .	19,230	.....	.....	86,437	4,318	.....	.....	136	158,075
Tonawanda.....	107,910	.....	.....	4,477	.....	.....	100	6,351	211,073
Buffalo.....	2,000	.....	.....	.....	21,270	27	.....	644	143,389
Waterford.....	45,788	.....	.....	6,915	21	.....	1,406	2,472	307,886
Whitehall.....	12,722	.....	.....	.....	.....	.....	1,964	296	61,165
Oswego .. .	135	.....	.....	8,659	.....	.....	.....	105	55,924
Geneva.....	2,200	.....	.....	41,816	18,093	.....	.....	.....	70,534
Boonville.....	308	.....	.....	592	51	.....	.....	1,070	45,480
Total .....	300,247	3,786	7,209	579,825	51,101	115	9,186	19,744	1,957,920

*TOTAL tons of each article of through freight and total tons of all articles of through freight going east on the  
canals during season of 1884.*

OFFICES.	Boats. No. of miles cleared.	THE FOREST.						AGRICULTURE.		
		Product of Wood.						Product of animals.	Vegetable Food.	
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes leached.		Flour.	Wheat.
Tonawanda .....	714,460	572,363	1,499	7,183	.....	.....	.....	.....	..	.....
Buffalo .....	1,598,692	60,390	919	.....	7,394	.....	.....	.....	23	718,340
Whitehall .....	175,374	205,728	134	1,927	92	1,038	403	1	..	..
Oswego .....	173,259	134,210	198	.....	.....	.....	6,705	.....	..	1,427
Boonville .....	112,944	56,833	....	9,600	.....	.....	.....	.....	..	.....
Total .....	2,774,729	1,029,524	2,750	18,710	7,486	1,038	7,108	1	23	719,767

*TOTAL tons of through freight going east — (Continued).*

OFFICES.	AGRICULTURE.									
	Vegetable Food.									
	Rye.	Corn.	Barley.	Barley malt	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	All other Agricultural products.
Buffalo.....	57,394	157,876	2,517	3,513	49,060	53	.....	.....	.....	8,174
Whitehall..	.....	.....	3,334	.....	.....	.....	10	1,893	2,494	.....
Oswego.....	12,173	.....	47,798	1,230	.....	.....	968	271	45	.....
Boonville.....	.....	.....	.....	.....	.....	.....	.....	.....	3,760	.....
Total.....	69,567	157,876	53,649	4,743	49,060	53	978	2,164	6,299	8,174

*TOTAL tons of through freight going east — (Continued).*

OFFICES.	MANUFACTURES.					MERCHANDISE.			
	Oil meal and cake.	Pig-iron.	Bloom and bar iron.	Castings & iron-ware.	Nails, spikes & horse-shoes.	Iron and steel.	Railroad iron.	All other merchan- dise.	
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	.....	
Buffalo .....	788	2,669	.....	.....	.....	.....	.....	.....	
Whitehall.....	.....	1,522	2,750	50	143	202	749	44	
Oswego.....	.....	.....	.....	.....	.....	.....	.....	.....	
Boonville.....	.....	.....	.....	3	.....	.....	.....	.....	
Total.....	788	4,191	2,750	53	143	202	749	44	



*TOTAL tons of through freight going east — (Continued).*

OFFICERS.	OTHER ARTICLES.					Total.
	Stone, lime and clay.	Rock & super- phosphate.	Bituminous coal.	Iron ore.	Sundries.	
Tonawanda .....	.....	.....	.....	.....	.....	581,045
Buffalo .....	.....	320	10,688	.....	1,048	1,081,166
Whitehall .....	979	.....	.....	192,145	3,478	419,116
Oswego .....	.....	.....	.....	.....	.....	205,025
Boonville .....	.....	.....	.....	.....	683	70,879
Total ..	979	320	10,688	192,145	5,209	2,357,231

*TOTAL tons of each article and total tons of all articles of through freight going west during the season of 1884.*

OFFICES.	Boats, No. of miles cleared.	THE FOREST.			AGRICULTURE.					
		Product of Wood.			Product of Animals.					
		Boards and scantling.	Timber.	Ashes, pot and pearl.	Pork.	Lard, tallow and lard oil.	Flour.	Wheat.	Rye.	
Albany.....	310,706	238	1,072	.....	.....	.....	.....	.....	.....	.....
West Troy.....	955,306	533	.....	291	11	2	25	4	162	.....
Waterford.....	75,535	143	.....	.....	48	.....	.....	.....	.....	.....
Total.....	1,341,537	914	1,072	291	59	2	25	4	162	.....

*TOTAL tons of through freight going west — (Continued).*

OFFICES.	AGRICULTURE.								
	Vegetable Food.						All other Agricultural Products.		
	Corn.	Barley.	Oats.	Bran and ship stuffs.	Peas and beans.	Dried fruit.	Cotton.	Hemp.	Flax seed.
Albany.....	.....	.....	.....	.....	.....	304	.....	45	1,388
West Troy.....	34	9	66	20	23	1,112	2	94	4,592
Total.....	34	9	66	20	23	1,416	2	139	5,980

*TOTAL tons of through freight going west—(Continued).*

OFFICES.	MANUFACTURES.							
	Domestic spirits.	Oil meal and cake.	Bar and pig-lead.	Pig-iron.	Bloom and bar iron.	Castings & iron-ware.	Domestic salt.	Foreign salt.
Albany.....	.....	.....	.....	4,069	112	.....	.....	3,785
West Troy.....	5	16	7	8,025	4,527	198	3,111	9,379
Waterford.....	.....	.....	.....	709	50	252	.....	1,349
Total.....	5	16	7	12,803	4,689	450	3,111	14,513

*TOTAL tons of through freight going west — (Continued).*

OFFICES.	MERCHANDISE.							
	Sugar.	Molasses.	Coffee.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crocery & glassware.	All other merch dis.
Albany.....	516	1,131	.....	113	11,725	14,846	280	23,409
West Troy.....	3,587	5,910	699	425	40,404	8,007	340	91,121
Waterford.....	3,834	502	.....	358	356	3,819	.....	9,050
Total .....	7,937	7,543	699	896	52,485	26,672	620	122,580

*TOTAL tons of through freight going west — (Continued).*

OFFICES.	OTHER ARTICLES.							Total.
	Stone, lime, and clay.	Gypsum.	Rock and super-phos- phates.	Anthracite coal.	Bituminous coal.	Petroleum.	Sundries.	
Albany .....	11,174	116	1,896	30,413	245	.....	.....	105,761
West Troy .....	49,849	.....	4,734	174,515	2,248	809	112	415,124
Waterford .....	3,692	.....	.....	95,913	1,544	.....	2,378	123,997
Total .....	64,715	116	6,630	300,841	4,037	809	2,490	644,882

*TOTAL tons of each article and total tons of all the articles of through freight going east and west on the canal during the season of 1884.*

OFFICES.	Boats. No of miles cleared.	THE FOREST.						
		Product of Wood.						
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, pot and pearl.	Ashes, leached
Albany.....	310,706	238	.. ..	1,072	.....	.....	.....	.....
West Troy.....	955,306	533	.....	.....	.....	.....	291	.....
Tonawanda.....	714,460	572,363	1,499	7,183	.....	.....	.....	.....
Buffalo.....	1,598,692	60,390	919	.....	7,394	.....	.....	.....
Waterford.....	75,525	143	.....	.....	.....	.....	.....	.....
Whitehall.....	175,374	205,728	134	1,927	92	1,038	.....	403
Oswego.....	173,259	184,210	198	.....	.....	.....	.....	6,705
Boonville.....	112,944	56,833	.....	9,600	.....	.....	.....	.....
Total.....	4,116,266	1,030,438	2,750	19,782	7,486	1,088	291	7,108

*TOTAL tons of through freight going east and west — (Continued).*

OFFICES.	AGRICULTURE.							
	Product of Animals.		Vegetable Food.					
	Pork.	Lard, tallow and lard oil.	Flour.	Wheat.	Rye.	Corn.	Barley.	Barley malt.
West Troy.....	11	2	25	4	162	34	9	.....
Buffalo.....	.....	.....	23	718,340	57,394	157,876	2,517	3,513
Waterford.....	48	.....	.....	.....	.....	.....	.....	.....
Whitehall.....	.....	1	.....	.....	.....	.....	3,334	.....
Oswego.....	.....	.....	.....	1,427	12,173	.....	47,798	1,230
Total.....	59	3	48	719,771	69,729	157,910	53,658	4,743



*TOTAL tons of through freight going east and west — (Continued).*

OFFICES.	AGRICULTURE.									
	Vegetable Food.						All other Agricultural Products.			
	Oats.	Bran and ship stuffs.	Peas and beans.	Apples.	Potatoes.	Dried fruit.	Cotton.	Hemp.	Flax seed.	
Albany.....	.....	.....	.....	.....	.....	304	....	45	1,388	
West Troy.....	66	20	23	.....	.....	1,112	2	94	4,692	
Buffalo.....	49,060	53	.....	.....	.....	.....	.....	.....	8,174	
Whitehall.....	.....	.....	10	1,893	2,494	.....	.....	.....	.....	
Oswego.....	.....	.....	968	271	45	.....	.....	.....	.....	
Boonville.....	.....	.....	.....	.....	3,760	.....	.....	.....	.....	
Total .....	49,126	73	1,001	2,164	6,299	1,416	2	139	14,154	

*TOTAL tons of through freight going east and west -- (Continued).*

OFFICES.	MANUFACTURES.						
	Domestic spirits.	Oil meal and cake.	Bar and pig lead.	Pig iron.	Bloom and bar iron.	Castings and iron ware.	Domestic salt.
Albany.....	.....	.....	.....	4,069	112	.....	.....
West Troy.....	5	18	7	8,025	4,527	198	3,111
Buffalo.....	.....	788	.....	2,869	.....	.....	.....
Waterford.....	.....	.....	.....	709	50	252	.....
Whitehall.....	.....	.....	.....	1,522	2,750	50	.....
Boonville.....	.....	.....	.....	.....	.....	3	.....
Total.....	5	804	7	16,994	7,439	503	3,111
							14,513

*TOTAL tons of through freight going east and west — (Continued).*

OFFICES.	MERCHANDISE.						
	Sugar.	Molasses.	Coffee.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.
Albany.....	516	1,131	.....	113	11,725	14,846	280
West Troy.....	3,587	5,910	699	425	40,404	8,007	340
Waterford.....	3,834	502	.....	358	356	3,819	.....
Whitehall.....	.....	.....	.....	143	202	749	.....
Total.....	7,937	7,543	699	1,039	52,687	27,421	620
							122,624

*TOTAL tons of through freight going east and west — (Continued).*

OFFICES.	OTHER ARTICLES.								Total.
	Stone, lime and clay.	Gypsum.	Rock and superphosphates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	
Albany.....	11,174	.....	1,896	30,413	245	.....	.....	.....	105,761
West Troy.....	49,849	116	4,734	174,515	2,248	809	.....	112	415,124
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	.....	581,045
Buffalo.....	.....	.....	320	.....	10,688	.....	.....	1,048	1,081,166
Watford.....	3,692	.....	.....	95,913	1,544	.....	.....	2,378	123,997
Whitehall.....	979	.....	.....	.....	.....	.....	192,145	3,478	419,116
Oswego.....	.....	.....	.....	.....	.....	.....	.....	.....	205,925
Bouville.....	.....	.....	.....	.....	.....	.....	.....	683	70,879
Total.....	65,694	116	6,950	300,841	14,725	809	192,145	7,699	3,002,113

*ANNUAL STATEMENT showing the total tons of each article and the total tons of all the articles cleared upon the canals during the season of 1884.*

OFFICES.	Boats. No. of miles cleared.	THE FOREST.					
		Product of Wood.					
		Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes pot and pearl.
Albany...	365,318	6,468	.....	1,166	.....	182	.....
West Troy..	1,074,198	18,963	21	959	67	11,474	120
Syracuse....	233,939	8,874	316	2,683	3,734	21,650	.....
Rochester..	93,147	6,861	906	7,605	1,396	948	.....
Tonawanda ..	790,410	640,759	4,081	26,807	.....	.....	.....
Buffalo .....	1,747,927	79,566	2,365	.....	15,958	.....	.....
Waterford..	.....	205,320	.....	240	.....	21,529	.....
Whitehall ..	181,097	208,000	156	14,204	1,764	20,820	403
Oswego.....	.....	170,577	449	.....	852	4,328	6,705
Geneva.....	32,165	5,147	.....	.....	.....	.....	.....
Boonville ..	140,457	84,791	6	10,140	.....	11,886	.....
Agt's Henry & Russell...	264	590	.....	4,634	1,724	32,763	.....
Total .....	4,657,822	1,435,925	8,300	68,438	25,495	125,580	7,228

*ANNUAL STATEMENT of all the articles cleared upon the canals — (Continued).*

AGRICULTURE.

OFFICES.	Product of Animals.						Vegetable Food.	
	Pork.	Beef.	Cheese.	Lard, tallow, and lard oil.	Wool.	Hides.	Flour.	Wheat.
Albany.....	4	3	.....	2	.....	7	353	.....
West Troy .....	11	.....	.....	2	.....	.....	142	55
Syracuse.....	17	.....	69	.....	15	.....	5,674	10,585
Rochester.....	.....	.....	.....	.....	.....	.....	.....	3,557
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	180
Buffalo.....	.....	.....	.....	.....	.....	.....	520	767,784
Waterford.....	48	.....	.....	.....	.....	.....	9	.....
Whitehall.....	.....	.....	.....	1	.....	.....	.....	.....
Oswego.....	2	.....	.....	.....	.....	.....	404	5,932
Geneva.....	.....	.....	.....	.....	.....	.....	.....	1,749
Boonville.....	67	.....	.....	.....	.....	237	131	.....
Total.....	147	3	69	5	15	244	7,233	789,842

*ANNUAL STATEMENT of all the articles cleared upon the canals — (Continued).*

OFFICES.	AGRICULTURE.							
	Vegetable Food.							
	Rye.	Corn.	Corn meal.	Barley.	Barley malt.	Oats.	Bran and ship stuffs.	Peas and beans.
Albany.....	.....	688	.....	140	.....	1,059	480	.....
West Troy.....	644	508	.....	1,069	2,236	478	38	23
Syracuse.....	250	1,189	6	652	4,204	2,123	3,854	.....
Rochester.....	.....	51	.....	5,658	679	.....	45	.....
Tonawanda.....	.....	.....	.....	.....	.....	.....	.....	4
Buffalo.....	57,856	194,368	.....	4,910	3,513	49,060	898	.....
Waterford.....	268	.....	.....	.....	.....	.....	.....	.....
Whitehall.....	.....	.....	.....	3,456	.....	.....	.....	10
Oswego.....	12,173	413	.....	48,391	1,400	.....	135	968
Geneva.....	.....	.....	.....	1,154	255	120	.....	.....
Boonville.....	.....	1,028	17	.....	.....	106	155	.....
Total.....	71,191	198,245	23	65,459	12,387	52,946	5,605	1,005

*ANNUAL STATEMENT of all the articles cleared upon the canals — (Continued).*

OFFICES.	AGRICULTURE.						MANUFACTURES.	
	All other Agricultural Products.						Domestic spirits.	Oil meal and cake.
	Apples.	Potatoes.	Dried fruit.	Cotton.	Hemp.	Flax seed.		
Albany.....	.....	.....	304	83	45	1,388	.....	.....
West Troy.....	73	2,215	1,112	45	94	5,928	21	2,640
Syracuse.....	3,810	4,541	1	.....	.....	.....	.....	.....
Rochester.....	2,526	162	.....	.....	.....	.....	11	.....
Tonawanda.....	23	.....	.....	14	.....	.....	.....	.....
Buffalo.....	.....	.....	.....	.....	.....	8,174	.....	788
Waterford.....	1,468	19,465	.....	.....	.....	.....	.....	.....
Whitehall.....	1,893	2,494	.....	.....	.....	.....	.....	.....
Oswego.....	271	45	.....	.....	.....	.....	.....	.....
Boonville.....	78	3,931	.....	.....	.....	.....	.....	.....
Total.....	10,142	32,853	1,417	142	139	15,490	32	3,428



*ANNUAL STATEMENT of all the articles cleared upon the canals — (Continued).*

OFFICES.	MANUFACTURES.							
	Leather.	Furniture.	Bar and pig lead.	Pig iron.	Bloom and Bar iron.	Castings and iron ware.	Domestic salt.	Foreign salt.
Albany.....	.....	17	.....	8,687	224	1	20	3,913
West Troy.....	.....	7	7	16,751	4,540	389	3,111	9,583
Syracuse.....	.....	51	.....	112	.....	26	137,724	.....
Rochester.....	.....	.....	.....	224	.....	.....	4,593	.....
Tonawanda.....	.....	.....	.....	.....	.....	.....	1,337	.....
Buffalo.....	.....	.....	.....	2,669	.....	105	.....	.....
Waterford.....	.....	.....	.....	709	50	252	.....	1,349
Whitehall.....	.....	7	.....	1,522	2,750	50	.....	.....
Boonville.....	338	21	.....	.....	3	45	181	.....
Total.....	338	103	7	30,674	7,567	868	146,966	14,845

*ANNUAL STATEMENT of all the articles cleared upon the canal — (Continued).*

OFFICES.	MERCHANDISE.						
	Sugar.	Molasses.	Coffee.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	Flint, enamel, crockery and glassware.
Albany.....	569	1,186	1	114	12,070	14,910	324
West Troy.....	3,591	6,006	699	435	40,800	8,883	359
Syracuse.....	.....	.....	.....	.....	9	.....	575
Rochester.....	.....	.....	.....	.....	9	.....	526
Tonawanda.....	.....	.....	.....	.....	.....	.....	63
Buffalo.....	.....	.....	.....	.....	.....	.....	12
Waterford.....	3,834	502	.....	358	356	3,971	24
Whitehall.....	.....	.....	.....	143	202	749	12,017
Oswego.....	.....	.....	.....	.....	.....	.....	44
Boonville.....	119	.....	.....	11	.....	.....	5
Total.....	8,113	7,694	700	1,050	53,446	28,513	1,847
							198,417

*ANNUAL STATEMENT of all articles cleared upon the canals — (Continued).*

OFFICES.	OTHER ARTICLES.								
	Stone, lime and clay.	Gypsum.	Rock & super- phosphates.	Anthracite coal.	Bituminous coal.	Petroleum.	Iron ore.	Sundries.	Total.
Albany.....	20,480	.....	4,687	67,440	1,046	.....	.....	39	175,872
West Troy.. ..	125,418	116	8,903	301,591	3,942	819	5,716	352	732,621
Syracuse.....	25,080	3,786	249	266,826	4,853	78	.....	8,390	532,310
Rochester.....	19,230	.....	.....	86,437	4,317	.....	.....	136	153,075
Tonawanda.....	107,910	.....	.....	4,477	.....	.....	100	6,351	792,118
Buffalo.....	2,000	.....	320	.....	31,958	27	.....	1,692	1,224,555
Waterford.....	49,480	.....	.....	102,828	1,565	.....	1,406	4,850	431,883
Whitehall.....	13,701	.....	.....	.....	.....	.....	194,109	3,774	470,281
Oswego.....	135	.....	.....	8,659	.....	.....	.....	105	261,949
Geneva.....	2,200	.....	.....	41,816	18,093	.....	.....	.....	70,534
Boonville.....	308	.....	.....	592	51	.....	.....	1,750	116,359
Agt. Henry.....	896	.....	.....	7,312	.....	.....	.....	.....	8,208
Agt. Russell.....	140	.....	.....	.....	.....	.....	.....	.....	39,861
Total .....	366,978	3,902	14,159	887,978	65,825	924	201,331	27,443	5,009,616

*PROPERTY (tons) which came to tide-water during the season of 1884 from the Erie canal.*

OFFICES.	THE FOREST.					
	Product of Wood.					
	Boards and scantling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leached.
<i>Erie canal.</i>						
Albany through freight.....	413,771	844	23	.....	.....	.....
Albany way freight.....	2,063	31	5	.....	420	.....
Albany to New York freight.....	116,534	503	69	1,881	.....	500
	531,368	1,378	97	1,881	420	500
<i>Erie canal.</i>						
West Troy through freight.....	6,871	125	.....	.....	545	.....
West Troy way freight.....	10,433	371	598	67	8,413	.....
West Troy to New York freight.....	92,598	370	5,465	5,348	224	524
	109,902	866	6,063	5,415	9,182	524
Total.....	641,270	2,344	6,160	7,296	9,602	1,024

PROPERTY (tons) which came to tide-water -- (Continued.)

OFFICES.		AGRICULTURE.					
		Vegetable Food.					
Product of animals.		Flour.	Wheat.	Rye.	Corn.	Barley.	
Butter.							
.....		.....	.....	468	1,162	.....	
.....		.....	.....	.....	.....	677	
.....		4	148,467	9,105	25,467	1,666	
.....		4	148,467	9,573	26,629	2,343	
.....		.....	.....	226	.....	.....	
.....		1	.....	.....	.....	912	
1		80	577,256	48,781	137,523	5,457	
1		81	577,256	49,007	137,523	6,369	
Total.....		1	725,723	58,580	164,152	8,712	

*PROPERTY (tons) which came to tide-water — (Continued).*

OFFICES.	AGRICULTURE.					
	Vegetable Food.					All other agricultural products.
	Barley malt.	Oats.	Apples.	Potatoes.	Dried fruit.	Flax seed.
<i>Erie Canal.</i>						
Albany through freight.....	.....	.....	.....	.....	.....	.....
Albany way freight.....	.....	.....	181	.....	.....	.....
Albany to New York freight.....	2,192	10,644	1,616	423	.....	1,373
	2,192	10,644	1,797	423	.....	1,373
<i>Erie Canal.</i>						
West Troy through freight.....	.....	.....	.....	.....	.....	683
West Troy way freight.....	.....	.....	23	.....	.....	1,190
West Troy to New York freight.....	8,454	39,578	2,538	6,498	1	6,032
	8,454	39,578	2,561	6,498	1	7,905
Total.....	10,646	50,222	4,358	6,921	1	9,278

PROPERTY (tons) which came to tide-water — (Continued).

OFFICES.	MANUFACTURES.					MERCHANDISE.			
	Oil meal and cake.	Pig-Iron.	Castings & iron ware.	Domestic salt.	Iron and steel.	Railroad iron.	Flint, enamel, brockery and glassware.	All other merchandise.	
<i>Erie Canal.</i>									
Albany through freight .....	.....	.....	.....	234	.....	.....	.....	.....	
Albany way freight .....	.....	.....	.....	3,285	.....	73	.....	124	
Albany to New York freight.....	563	751	.....	8,209	.....	.....	.....	96	
	563	751	.....	11,728	.....	73	.....	220	
<i>Erie Canal.</i>									
West Troy through freight .....	.....	200.	.....	.....	.....	.....	.....	6	
West Troy way freight .....	690	616	12	4,796	15	260	8	1,159	
West Troy to New York freight...	2,223	1,893	.....	23,239	.....	469	.....	30,605	
	2,913	2,709	12	28,035	15	729	8	31,770	
Total .....	3,476	3,460	12	39,763	15	802	8	31,990	

*PROPERTY (tons) which came to tide-water — (Continued).*

OFFICES.	OTHER ARTICLES.						Total.
	Stone, lime and clay.	Gypsum.	Rock and super-phosphates.	Anthracite coal.	Bituminous coal.	Iron ore.	
<i>Erie Canal.</i>							
Albany through freight.....	.....	.....	.....	.....	1,555	.....	417,057
Albany way freight.....	8,185	340	.....	216	1,244	487	19,253
Albany to New York freight.....	.....	.....	370	.....	.....	.....	330,773
	8,185	340	370	216	2,799	487	767,083
<i>Erie Canal.</i>							
West Troy through freight.....	.....	.....	.....	.....	.....	.....	8,656
West Troy way freight.....	32,392	.....	.....	59,859	2,965	2,555	127,348
West Troy to New York freight..	5,625	.....	376	.....	9,918	.....	1,011,105
	38,017	.....	376	59,859	12,883	2,555	1,147,109
Total tide-water receipt from Erie canal.....	46,202	340	746	60,075	15,682	3,042	1,914,192



*PROPERTY (tons) that came to tide-water from the Champlain canal during the season of 1884.*

OFFICES.	THE FOREST.				
	Product of Wood.				
	Boards and scantling.	Timber.	Staves.	Wood.	Ashes, leached.
<i>Champlain Canal.</i>					
Albany through freight.....	33,821	.....	.....	157	.....
Albany way freight.....	97,608	.....	.....	5,429	.....
Albany to New York freight.....	18,711	.....	.....	.....	.....
Total at Albany. ....	150,140	.....	.....	5,586	.....
West Troy through freight.....	25,774	.....	.....	364	.....
West Troy way freight.....	46,437	80	.....	7,988	.....
West Troy to New York freight... ..	174,750	636	92	473	550
Total at West Troy.....	246,961	716	92	8,825	550
Waterford to New York freight.....	16,284	.....	.....	700	.....
Total.....	413,385	716	92	15,111	550

## PROPERTY (tons) that came to tide water — (Continued).

OFFICES.	AGRICULTURE.						
	Product of Animals.	Vegetable Food.					
	Lard, tallow and lard oil.	Flour.	Rye.	Barley.	Peas and Beans.	Apples.	Potatoes.
<i>Champlain Canal.</i>							
Albany through freight.....	.....	.....	.....	238	.....	.....	.....
Albany way freight.....	.....	.....	129	.....	.....	.....	.....
Albany to New York freight.....	.....	.....	.....	.....	.....	.....	.....
Total at Albany.....	.....	.....	129	238	.....	.....	.....
West Troy through freight.....	.....	.....	.....	.....	.....	.....	.....
West Troy way freight.....	.....	.....	.....	.....	.....	.....	.....
West Troy to New York freight....	1	11	.....	2,871	2	2,230	6,759
Total at West Troy.....	1	11	.....	2,871	2	2,230	6,759
Waterford to New York freight....	.....	.....	.....	801	.....	1,623	700
Total.....	1	11	129	3,910	2	3,853	7,459

PROPERTY (tons) that came to tide-water — (Continued).

OFFICES.	MANUFACTURES.		MERCHANDISE.			
	Pig iron.	Bloom and bar iron.	Sugar.	Nails, spikes & horse-shoes.	Iron and steel.	Railroad iron.
<i>Champlain Canal.</i>						
Albany through freight.....	.....	.....	.....	.....	.....	.....
Albany way freight.....	.....	.....	.....	.....	.....	.....
Albany to New York freight.....	.....	168	.....	.....	.....	.....
Total at Albany.....	.....	168	.....	.....	.....	140
West Troy through freight.....	648	.....	.....	15	.....	269
West Troy way freight.....	6,284	10	2	.....	185	482
West Troy to New York freight.....	442	1,939	.....	107	986	10,385
Total at West Troy.....	7,374	1,949	2	122	1,171	11,136
Waterford to New York freight.....	394	303	.....	.....	.....	.....
Total.....	7,768	2,420	2	122	1,171	11,276

*PROPERTY (tons) that came to tide-water -- (Continued).*

OFFICES.	OTHER ARTICLES.						Total.
	Stone, lime and clay.	Rock and superphos- phates.	Anthracite coal.	Bitumin'us coal.	Iron ore.	Sundries.	
<i>Champlain Canal.</i>							
Albany through freight.....	.....	.....	.....	.....	.....	65	34,281
Albany way freight.....	2,142	.....	.....	.....	512	67	106,027
Albany to New York freight ..	.....	.....	.....	.....	422	.....	19,301
Total at Albany.....	2,142	.....	.....	.....	934	132	159,609
West Troy through freight.....	32	.....	.....	.....	25,799	22	52,923
West Troy way freight.....	9,669	.....	12,405	480	1,140	.....	85,314
West Troy to New York freight.....	32,597	460	.....	.....	156,480	374	392,145
Total at West Troy .....	42,298	460	12,405	480	183,419	396	539,382
Waterford to New York freight .....	160	.....	.....	.....	5,312	730	27,007
Total .....	44,600	460	12,405	480	189,665	1,258	716,998

*PROPERTY (tons) that came to tide-water from the Oswego, Cayuga and Seneca and the Black River canals during the season of 1884.*

OFFICES	THE FOREST.						AGRICULTURE.				
	Product of Wood.						Vegetable Food.				
	Boards and scantling.	Shingles.	Timber.	Staves.	Ashes leached.	Flour.	Wheat.	Rye.	Barley.		
<i>Oswego Canal.</i>											
Albany through freight.....	71,453	.....	.....	....	.....	....	.....	.....	.....	5,248	
Albany to New York freight.....	30,911	44	.....	240	1,672	8	1,203	3,506	.....	8,175	
West Troy through freight.....	8,684	92	.....	....	.....	....	.....	.....	.....	3,554	
West Troy to New York freight...	18,185	90	.....	....	4,816	....	214	7,053	.....	28,150	
Total tons from Oswego canal.	129,233	226	.....	240	6,488	8	1,417	10,559	.....	45,127	
<i>Cayuga and Seneca Canal.</i>											
Albany.....	988	.....	.....	.....	.....	....	.....	.....	.....	.....	
West Troy.....	572	.....	.....	.....	.....	....	.....	.....	.....	.....	
Total tons from Cayuga and Seneca canal.....	1,560	.....	.....	.....	.....	....	.....	.....	.....	.....	

<i>Black River Canal.</i>									
Albany through freight.....	43,140	.....	.....	.....	.....	.....	.....	.....	.....
Albany to New York freight.....	616	.....	.....	.....	.....	.....	.....	.....	.....
West Troy way freight.....	7,925	.....	.....	.....	.....	.....	.....	.....	.....
West Troy to New York freight...	5,065	.....	.....	8,670	.....	.....	.....	.....	.....
<b>Total tons from Black River canal .....</b>	<b>56,746</b>	.....	.....	<b>8,670</b>	.....	.....	.....	.....	.....

*PROPERTY (tons) that came to tide-water — (Continued).*

OFFICES.	AGRICULTURE.					MERCHANDISE.	OTHER ARTICLES.		Total.
	Vegetable Food.						Bituminous coal.	Sundries.	
	Barley malt.	Peas and beans.	Apples.]	Potatoes.	All other merchandise.				
<i>Oswego Canal.</i>									
Albany through freight.....	.....	.....	.....	.....	.....	.....	.....	.....	76,701
Albany to New York freight.. ..	753	231	.....	.....	3	.....	.....	.....	46,746
Total.....	753	231	.....	.....	3	.....	.....	.....	123,446
<i>West Troy through freight.....</i>	.....	.....	.....	.....	.....	.....	.....	.....	12,330
West Troy to New York freight...	658	737	346	40	7	.....	.....	.....	60,296
Total.....	658	737	346	40	7	.....	.....	.....	72,626
Total tons from Oswego canal.	1,411	968	346	40	10	.....	.....	.....	196,072
<i>Cayuga and Seneca Canal.</i>									
Albany.....	.....	.....	.....	.....	.....	.....	.....	.....	988
West Troy.....	.....	.....	.....	.....	.....	4,427	.....	.....	4,999
Total tons from Cayuga and Seneca canal.....	.....	.....	.....	.....	.....	4,427	.....	.....	5,987

<i>Black River Canal.</i>									
Albany through freight.....	.....	.....	.....	.....	.....	.....	.....	.....	43,143
Albany to New York freight.....	.....	.....	.....	.....	.....	.....	.....	.....	796
West Troy way freight.....	.....	.....	.....	.....	.....	.....	.....	.....	7,925
West Troy to New York freight...	.....	.....	.....	.....	.....	.....	.....	.....	17,375
Total tons from Black River canal.....	.....	.....	.....	.....	.....	.....	.....	3	68,539
Total.....	.....	.....	.....	.....	.....	.....	.....	.....	270,598



*PROPERTY that went direct to New York without breaking bulk at West Troy, Albany or Waterford during the season of 1884.*

OFFICE.	THE FOREST.						AGRICULTURE.			
	Product of Wood.						Product of Animals.		Vegetable Food.	
	Boards and scandling.	Shingles.	Timber.	Staves.	Wood.	Ashes, leached.	Butter.	Lard, tallow and lard oil.	Flour.	Wheat.
Albany.....	166,772	547	69	2,121	.....	2,172	.....	.....	12	149,670
West Troy.....	290,599	460	14,771	5,440	697	5,890	1	1	90	577,471
Waterford.....	16,284	.....	.....	.....	700	.....	.....	.....	.....	.....
Total .....	473,655	1,007	14,840	7,561	1,397	8,062	1	1	102	727,141

*PROPERTY that went direct to New York — (Continued).*

OFFICES.	AGRICULTURE.									
	Vegetable Food.									
	Rye.	Corn.	Barley.	Barley malt.	Oats.	Peas and beans.	Apples.	Potatoes.	Dried fruit.	All other Agricultural products.
Albany.....	12,611	25,467	9,841	2,945	10,644	231	1,616	603	....	1,373
West Troy.....	55,834	137,523	36,479	9,112	39,578	739	5,113	16,937	1	6,032
Waterford.....	.....	.....	801	.....	.....	.....	1,623	700	....	.....
Total.....	68,445	162,990	47,121	12,057	50,222	970	8,352	23,640	1	7,405

*PROPERTY that went direct to New York — (Continued).*

OFFICES.	MANUFACTURES.]				MERCHANDISE.			
	Oil meal and cake.	Pig iron.	Bloom and bar iron.	Domestic salt.	Nails, spikes and horse shoes.	Iron and steel.	Railroad iron.	All other merchandise.
Albany.....	563	919	.....	8,209	.....	.....	.....	99
West Troy.....	2,223	2,335	1,939	23,239	107	986	469	40,998
Waterford.....	.....	394	303	.....	.....	.....	.....	.....
Total.....	2,786	3,648	2,242	31,448	107	986	469	41,097

*PROPERTY that went direct to New York — (Continued).*

OFFICES.	OTHER ARTICLES.					Total.
	Stone, lime and clay.	Rock and super-phos- phates.	Bituminous coal.	Iron ore.	Sundries.	
Albany.....	.....	370	.....	422	340	397,616
West Troy.....	38,223	836	9,918	156,480	403	1,480,923
Waterford.....	160	.....	.....	5,312	730	27,007
Total.....	38,382	1,206	9,918	162,214	1,473	1,905,546

*STATEMENT showing the total quantity in tons of 2,000 pounds of each article and the total quantity of all articles left at Buffalo from the canals during the season of 1884.*

	Tons.
Boards and scantling .....	2,591
Timber .....	10,303
Wood .....	833
Dried fruit .....	1,417
Flax seed .....	328
Furniture .....	8
Pig-iron .....	30,781
Bloom and bar-iron .....	32,884
Castings and iron-ware .....	150
Domestic salt .....	25,078
Foreign salt .....	12,238
Sugar .....	3,604
Molasses .....	7,078
Coffee .....	6,864
Nails, spikes and horse-shoes .....	125
Railroad iron .....	22,308
Flint, enamel, crockery and glassware .....	238
All other merchandise .....	47,001
Stone, lime and clay .....	154,345
Anthracite coal .....	151,671
Phosphate .....	41,645
Iron ore .....	210
Sundries .....	39,188
<b>Total tons .....</b>	<b>590,888</b>

*STATEMENT showing the total quantity (in tons of 2,000 pounds) of property that came to Oswego from Canada during the season of 1884.*

	Tons.
Boards and scantling .....	170,577
Shingles .....	449
Staves .....	852
Wood .....	4,328
Ashes, leached .....	6,705
Pork .....	2
Rye .....	12,173
Barley .....	48,391
Barley malt .....	1,400
Peas and beans .....	968
<b>Total tons .....</b>	<b>245,845</b>

*ANNUAL STATEMENT of property going east from the west on the Erie canal at Buffalo from May 6 to November 30, 1884, coming from Western States and Canada.*

FROM THE STATES NAMED.

	Boards and scant- ling. Feet.	Staves. Pounds.	Shingles. M.	Wheat. Bush.	Rye. Bush.	Corn. Bush.	Barley. Bush.	Oats. Bush.
Ohio.....	47,739,058	31,915,300	18,914	.....	.....	.....	.....	384,036
Michigan . . .	.....	.....	.....	.....	50,000	96,182	41,877	1,265,109
Illinois.....	.....	.....	.....	11,417,204	908,812	2,273,708	.....	571,425
Wisconsin. . .	.....	.....	.....	6,472,315	331,396	1,731,377	49,810	65,388
Indiana.....	.....	.....	.....	430,000	418,040	940,488	.....	330,382
Kentucky.....	.....	.....	.....	.....	.....	150,000	.....	.....
Missouri.....	.....	.....	.....	470,000	18,000	75,000	.....	50,000
Minnesota.....	.....	.....	.....	6,678,883	.....	230,000	30,000	70,000
Iowa.....	.....	.....	.....	100,000	340,000	394,986	.....	329,988
Canada.....	.....	.....	.....	24,000	.....	.....	63,158	.....
Total.....	47,739,058	31,915,300	18,914	25,592,802	2,066,283	6,941,741	184,845	3,066,328

*STATEMENT of sundry articles going west from the east on the Erie canal at Buffalo, season 1884, which went to the Western States and Canada.*

FOR THE STATES NAMED.

	Sugar. Lbs.	Molasses. Lbs.	Coffee. Lbs.	Nails and spikes. Lbs.	Railroad iron. Lbs.	Crockery and glassware. Lbs.	Anthracite coal. Lbs.	Merchandise. Lbs.
Ohio.....	350,000	.....	.....	.....	.....	.....	.....	500,000
Michigan.....	70,439	305,000	50,000	.....	.....	.....	4,874,388	2,800,000
Illinois.....	2,988,201	5,907,902	585,000	.....	.....	150,000	115,736,315	39,532,590
Wisconsin.....	1,645,000	2,685,000	190,000	.....	.....	.....	69,000,000	21,414,769
Indiana.....	.....	50,000	.....	.....	.....	.....	.....	50,000
Missouri.....	.....	.....	265,000	.....	.....	.....	.....	.....
Minnesota.....	1,060,055	3,120,000	250,000	250,000	20,356,843	.....	62,400,000	16,350,000
Iowa.....	50,000	225,000	.....	.....	.....	.....	6,000,000	.....
Canada.....	.....	.....	.....	.....	23,972,840	.....	1,500,000	.....
Total.....	6,163,695	12,292,902	1,090,000	250,000	44,329,683	150,000	258,510,703	80,547,359

*STATEMENT showing the total quantity in tons of 2,000 pounds each of property left at Oswego from the canal during the season of 1884.*

	Tons.
Boards and scantling.....	2,410
Timber.....	248
Flour.....	5
Wheat.....	1,984
Oil meal and cake.....	53
Furniture.....	10
Pig iron.....	302
Castings and iron ware.....	3
Domestic salt.....	916
Railroad iron.....	1,374
Merchandise.....	1,522
Stone, lime and clay.....	4,041
Gypsum.....	2,191
Anthracite coal.....	12,776
Bituminous coal.....	1,816
Sundries.....	154
<b>Total.....</b>	<b>29,805</b>

*VALUE of all the property left at Oswego from the canal during the season of 1884.*

Boards and scantling.....	\$26,038
Timber.....	5,460
Flour.....	250
Wheat.....	56,222
Oil meal and cake.....	1,590
Furniture.....	4,000
Pig iron.....	6,342
Castings and iron ware.....	180
Domestic salt.....	5,190
Railroad iron.....	41,220
All other merchandise.....	547,748
Stone, lime and clay.....	7,072
Gypsum.....	3,834
Anthracite coal.....	54,937
Bituminous coal.....	5,902
Sundries.....	18,479
<b>Total value.....</b>	<b>\$784,464</b>

*VALUE of all the property left at Buffalo from the canal during the season of 1884.*

Boards and scantling.....	\$342,077
Timber.....	51,515
Wood.....	1,665



Dried fruit.....	\$283,398
Flax seed.....	16,419
Furniture.....	1,600
Pig iron.....	646,401
Bloom and bar iron.....	1,973,025
Castings and iron ware.....	14,994
Domestic salt.....	150,468
Foreign salt.....	152,975
Sugar.....	432,476
Molasses.....	707,784
Coffee.....	192,187
Nails, spikes and horse shoes.....	7,500
Railroad iron.....	803,088
Flint, enamel, crockery and glassware.....	47,493
All other merchandise.....	9,400,095
Stone, lime and clay.....	1,543,449
Anthracite coal.....	644,601
Phosphate.....	4,164,531
Iron ore.....	2,100
Sundries.....	7,837,607
Total value.....	<u>\$29,417,448</u>

*VALUE of all the property that went to New York during the season of 1884.*

Boards and scantling.....	\$6,222,939
Shingles .. . . .	36,239
Timber.....	185,498
Staves.....	216,237
Wood.....	1,807
Ashes, leached.....	32,248
Butter.....	220
Lard, tallow and lard oil.....	464
Flour.....	5,688
Wheat.. . . .	20,388,200
Rye.....	1,588,897
Corn.....	3,667,268
Barley.....	1,570,690
Barley malt.....	652,461
Oats.....	1,098,624
Peas and beans.....	72,814
Apples.....	248,939
Potatoes.....	242,034
Dried fruit.....	294
Flax seed.....	444,277
Oil meal and cake.....	167,109
Pig iron.....	80,006
Bloom and bar iron.....	112,895
Domestic salt.....	188,692
Nails, spikes and horse shoes.....	6,976
Iron and steel.....	118,340

Railroad iron.....	\$23,464
Flint, enamel, crockery and glassware .....	184
All other merchandise.....	14,794,893
Stone, lime and clay .....	383,825
Bituminous coal .....	59,510
Phosphate.....	24,119
Iron ore.....	651,513
Sundries .....	264,604
Total value.....	<u>\$53,551,968</u>

*STATEMENT showing the value of each article and the value of all articles carried upon the canal during the season of 1884.*

Boards and scantling.....	\$26,046,479
Shingles .....	212,734
Timber .....	654,228
Staves .....	289,735
Wood.....	140,313
Ashes (pot and pearl).....	30,769
Ashes (leached).....	3,939
Pork.....	15,812
Beef .....	212
Cheese.....	16,056
Butter .....	220
Lard, tallow and lard oil.....	1,399
Wool .....	7,425
Hides.....	113,615
Flour.....	393,699
Wheat.....	26,252,131
Rye .....	1,549,113
Corn .....	3,142,477
Corn meal.....	533
Barley.....	1,916,841
Barley malt .....	611,301
Oats.....	1,158,771
Bran and ship stuffs .....	112,008
Peas and beans.....	28,590
Apples.....	156,569
Potatoes .....	390,394
Dried fruit.....	566,680
Cotton.....	26,480
Hemp .....	27,797
Flax seed .....	847,656
Domestic spirits .....	10,383
Oil meal and cake.....	182,007
Leather.....	165,460
Furniture.....	16,303
Bar and pig lead.....	502
Pig iron .....	618,692

Bloom and bar iron.....	\$313,449
Castings and iron ware.....	134,143
Domestic salt.....	1,438,223
Foreign salt.....	246,271
Sugar.....	1,369,968
Molasses.....	764,486
Coffee.....	280,199
Nails, spikes and horse shoes.....	71,040
Iron and steel.....	6,381,471
Railroad iron.....	1,418,212
Flint, enamel, crockery and glassware.....	350,254
All other merchandise.....	68,229,176
Stone, lime and clay.....	2,879,735
Gypsum.....	57,958
Anthracite coal.....	8,175,350
Bituminous coal.....	269,015
Phosphate.....	311,277
Iron ore.....	807,630
Petroleum.....	8,518
Sundries.....	2,673,271
<b>Total value.....</b>	<b>\$162,097,069</b>



*STATEMENT showing the total quantity of property left at Whitehall — (Continued).*

ARTICLES — DESCRIPTION.	QUANTITY.		
	Going to Canada.	Going to New York.	Going to Vermont.
<b>MANUFACTURES.</b>			
Domestic salt .....	Pounds .....	521,250	6,121,400
Foreign salt .....	do .....	268,000	3,576,060
Domestic spirits .....	Gallons .....	1,360	.....
Oil meal and cake .....	Pounds .....	.....	27,200
<b>MERCHANDISE.</b>			
Sugar .....	Pounds .....	7,360	655,009
Molasses .....	do .....	.....	43,200
Nails, spikes and horse-shoes .....	do .....	241,400	964,906
Iron and steel .....	do .....	568,000	438,111
Railroad iron .....	do .....	224,400	12,215,312
All other merchandise .....	do .....	1,358,700	6,307,300
<b>OTHER ARTICLES.</b>			
Stone, lime and clay .....	Pounds .....	1,292,960	10,032,435
Gypsum .....	do .....	272,000	475,960
Anthracite coal .....	do .....	95,718,403	161,454,825
Bituminous coal .....	do .....	1,548,220	5,009,402
Sundries .....	do .....	867,403	2,449,037

*STATEMENT showing the property cleared at Whitehall, which came from Canada, Vermont and New York State during 1884.*

ARTICLES — DESCRIPTION.		CLEARED.			QUANTITY.
		Coming from Canada.	Coming from New York.	Coming from Vermont.	
THE FOREST.					
Product of Wood :					
Boards and scantling.....	Feet.....	96,486,706	23,388,731	5,924,847	124,800,284
Shingles.....	M.....	906	271	70	1,247
Timber.....	Cubic feet	.....	710,230	.....	710,230
Staves.....	Pounds	.....	3,345,116	184,800	3,529,916
Wood.....	Cords....	.....	6,760	676	7,436
Ashes, leached.....	Bushels..	8,213	5,226	.....	13,439
AGRICULTURE.					
Product of Animals :					
Lard, tallow and oil.....	Pounds...	.....	.....	2,729	2,729
Vegetable Food:					
Barley.....	Bushels..	145,234	.....	.....	145,234
Peas and beans.....	do	326	.....	.....	326
Apples.....	Barrels..	.....	14,923	10,322	25,245
Potatoes.....	Bushels..	1,300	80,364	1,500	83,164
Total cleared.					

*STATEMENT showing the property cleared at Whitehall — (Continued).*

ARTICLES - DESCRIPTION.		CLEARED.			QUANTITY.
		Coming from Canada.	Coming from New York.	Coming from Vermont.	
MANUFACTURES.					
Furniture.....	Pounds...	.....	13,440	.....	13,440
Pig iron.....	do ..	.....	3,043,860	.....	3,043,860
Bloom and bar iron.....	do ..	.....	4,942,085	558,795	5,500,880
Castings and iron ware.....	do ..	.....	100,000	.....	100,000
MERCHANDISE.					
Nails, spikes and horse shoes.....	Pounds...	.....	.....	286,640	286,640
Iron and steel.....	do ..	22,126	331,850	50,000	403,976
Railroad iron.....	do ..	.....	1,498,560	.....	1,498,560
All other merchandise.....	do ..	88,000	.....	.....	88,000
OTHER ARTICLES.					
Stone, lime and clay.....	Pounds...	.....	25,173,110	2,239,840	27,412,950
Iron ore.....	do ..	.....	388,218,160	.....	388,218,160
Sundries.....	do ..	1,895,376	3,639,891	2,014,085	7,549,352

During the past year sixty new boats have been registered with a total tonnage capacity of 9,999 tons, being an average tonnage of 166 tons each; with 4,913 boats previously registered, the register of boats now contain the names of 4,973 boats. The average time consumed in making a trip from Buffalo to Albany being nine days and eighteen hours.

*LAKE freight from Chicago to Buffalo during the season of 1884.*

		Wheat.	Corn.
May	7	2 1-4	2
	14	2	1 3-4
	22	2 1-4	2
	31	2 1-4	1 3-4
June	7	1 3-4	1 1-4
	14	2 1-4	2
	22	2 1-2	2 1-4
	30	2 1-4	2
July	7	2	1 3-4
	14	2	1 3-4
	22	2	1 3-4
	31	2	1 3-4
Aug.	7	1 3-4	1 3-4
	14	1 3-4	1 1-2
	22	2	1 3-4
	30	2 1-4	2
Sept.	7	2 3-4	2 1-2
	14	2	1 3-4
	22	2	1 3-4
	30	1 3-4	1 1-2
Oct.	7	1 3-4	1 1-2
	14	1 5-8	1 3-8
	22	1 3-4	1 1-2
	31	2 1-2	2
Nov.	7	2 3-4	2 1-2
	14	2 1-4	2
	22	2	2
	29	2 1-2	2

1884.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.
Wheat.....	2.2	2.2	2.0	1.9	2.1	2.0	2.8
Corn.....	2.0	2.0	1.7	1.6	1.9	1.6	2.1

*CANAL freight on wheat and corn from Buffalo to New York during the season.*

		Wheat.	Corn.
May	7	4	3 3-8
	10	3 3-4	3 1-4
	17	3 1-2	3 1-4
	24	3 3-8	3 1-4
	31	3 5-8	3 1-4



					Wheat.	Corn.	
June	7	...	...	...	3 1-2	3 1-8	
	14	...	...	...	3 3-8	3 1-8	
	21	...	...	...	3 1-4	3	
	28	...	...	...	3 1-4	3	
July	5	...	...	...	3 5-8	3 1-4	
	12	...	...	...	3 1-2	3 1-4	
	19	...	...	...	3 1-2	3 1-8	
	26	...	...	...	3 3-4	3 1-2	
Aug.	2	...	...	...	3 3-4	3 3-8	
	9	...	...	...	4	3 5-8	
	16	...	...	...	4 1-8	3 5-8	
	23	...	...	...	4 1-2	4	
	30	...	...	...	4 7-8	4 3-8	
Sept.	6	...	...	...	5	4 1-2	
	13	...	...	...	4 1-2	4 1-8	
	20	...	...	...	4 5-8	4 1-4	
-	27	...	...	...	4 1-2	4 1-8	
	Oct.	4	...	...	4 1-2	4 1-8	
Nov.	11	...	...	...	4 1-2	4	
	18	...	...	...	5	4 1-8	
	25	...	...	...	5 1-2	4 3-4	
	1	...	...	...	5 1-4	4 3-4	
	8	...	...	...	4 1-4	3 3-4	
	15	...	...	...	4	4 1-4	
	22	...	...	...	4 1-2	....	
	24	...	...	...	5 1-2	....	
<hr/>							
1884.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.
Wheat.....	3.8	3.4	3.6	4.2	4.7	5.0	4.7
Corn.....	3.4	3.1	3.2	3.8	4.2	4.4	4.2
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*EXPORTS of flour, wheat and corn from New York, Baltimore, Philadelphia, Boston, New Orleans and Montreal, and the percentage of the exports from each port.*

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	Flour, barrels.	Wheat, bushels.	Corn, bushels.	Percentage of total exports at places named.		
				Flour.	Wheat.	Corn.
New York .....	1880. 4,215,415	1880. 61,909,939	1880. 49,875,430	56.2	49.3	43.9
Boston .....	1,105,473	3,513,817	11,454,256	14.7	02.8	10.0
Philadelphia .....	288,656	12,342,492	18,172,396	03.8	09.9	16.0
Baltimore .....	526,985	33,678,376	15,244,895	07.0	26.8	13.4
Montreal .....	739,007	9,084,266	7,622,161	09.9	07.1	06.8
New Orleans .....	626,418	5,169,497	11,177,045	08.4	04.1	09.9
Total .....	7,500,950	125,698,377	113,546,183			
During the year 1880 the canal carried through freight going east. . . . .	17,166	29,285,366	39,154,785	00.2	23.2	34.4
New York .....	1881. 4,507,052	1881. 41,783,708	1881. 31,614,480	59.9	48.2	42.7
Boston .....	1,109,583	3,081,232	8,038,627	14.8	03.6	10.8
Philadelphia .....	190,842	8,860,522	6,799,457	02.5	10.2	09.2
Baltimore .....	437,701	19,682,935	12,650,303	05.8	22.7	17.2
Montreal .....	632,821	6,554,622	3,359,084	08.4	07.6	04.5
New Orleans .....	642,460	6,707,982	11,508,685	08.6	07.7	15.6
Total .....	7,520,459	86,676,001	73,970,636			

*EXPORTS of flour, wheat and corn from New York, etc.— (Continued.)*

	Flour, barrels.	Wheat, bushels.	Corn, bushels	Percentage of total exports at places named.		
				Flour.	Wheat.	Corn.
During the year 1881 the canals carried through freight going east.....	1881. .....	1881. 12, 146, 166	1881. 15, 056, 571	.....	14.0	20.3
New York .....	1882. 4, 619, 499	1882. 37, 020, 103	1882. 9, 012, 373	55.5	50.8	50.7
Boston .....	1, 468, 146	2, 843, 058	2, 100, 503	17.6	04.0	11.8
Philadelphia .....	246, 147	5, 759, 947	839, 024	02.9	07.9	04.8
Baltimore .....	490, 734	17, 465, 976	1, 126, 055	05.9	23.8	06.4
Montreal .....	775, 862	6, 913, 290	672, 850	09.3	09.5	03.7
New Orleans .....	729, 749	2, 890, 698	4, 024, 325	08.8	04.0	22.6
Total.....	8, 330, 137	72, 893, 072	17, 775, 130			
During the year 1882 the canals carried through freight going east.....	.....	18, 901, 666	7, 276, 007	.....	25.9	40.9
New York .....	1883. 4, 330, 146	1883. 20, 049, 200	1883. 22, 222, 754	55.3	43.6	44.5
Boston .....	1, 766, 172	694, 384	4, 634, 509	22.9	01.5	09.3
Philadelphia .....	362, 877	4, 372, 777	5, 435, 642	4.7	09.5	10.9
Baltimore.. ..	441, 477	15, 245, 868	10, 012, 247	5.7	33.1	20.1

Montreal .....	776,342	5,008,167	4,630,731	10.1	10.9	9.1
New Orleans .....	22,061	651,430	3,061,224	.3	1.4	6.1
<b>Total.....</b>	<b>7,698,975</b>	<b>46,021,826</b>	<b>49,897,107</b>			
During the year 1883 the canals carried through						
freight going east...	.....	16,466,633	16,799,321	....	35.7	33.6
New York .....	<sup>1884</sup> 3,907,021	<sup>1884</sup> 28,687,362	<sup>1884</sup> 11,862,158	51.6	49.4	38.5
Boston .....	2,173,842	1,692,081	4,247,071	28.7	02.9	13.8
Philadelphia .....	203,460	5,775,658	1,610,392	02.6	09.9	05.2
Baltimore .....	444,249	16,524,524	5,651,605	05.9	28.4	18.3
Montreal .....	844,019	3,967,457	3,316,053	11.2	06.9	10.8
New Orleans .....	Not reported.	1,405,219	4,089,507	....	02.5	13.4
<b>Total.....</b>	<b>7,572,591</b>	<b>58,052,301</b>	<b>30,776,786</b>			
During the year 1884 the canals carried through						
freight going east.....	213	24,322,200	5,638,357	.....	...	....

The following table shows the average cost per bushel for transporting wheat from New York to Liverpool by steamer during the nineteen years from 1866 to 1884, inclusive :

	Steamer Rates.		Sailing Vessel Rates.	
	Pence.	Cents.	Pence.	Cents.
1866.....	4.74	9.48	.....	.....
1867.....	5.18	10.36	.....	.....
1868.....	7.18	14.36	.....	.....
1869.....	6.40	12.98	.....	.....
1870.....	5.78	11.56	.....	.....
1871.....	8.16	16.32	.....	.....
1872.....	7.64	15.28	.....	.....
1873.....	10.56	21.12	9.91	19.82
1874.....	9.08	18.16	7.83	15.66
1875.....	8.07	16.14	7.12	14.24
1876.....	8.02	16.04	7.64	15.28
1877.....	6.93	13.86	6.76	13.52
1878.....	7.61	15.22	7.09	14.18
1879.....	6.20	12.40	5.90	11.80
1880.....	5.88	11.76	5.10	10.20
1881.....	4.08	8.16	4.75	9.50
1882.....	3.87	7.76	.....	.....
1883.....	4.84	9.08	6.25	12.50
1884.....	3.40	6.80	5.00	10.00

The following are the prices paid for carrying grain from New York to Liverpool during the year:

	Pence.	Cents
January .....	2.35	4.70
February.....	2.24	4.48
March .....	1.56	3.12
April.....	1.77	3.54
May.....	1.25	2.50
June .....	3.08	6.16
July.....	4.71	9.42
August.....	4.68	9.36
September .....	3.00	6.00
October .....	4.00	8.00
November.....	5.79	11.58
December.....	6.37	12.74

*EXPORTS of flour and grain from the United States for the calendar year 1884.*

CUSTOM DISTRICTS.	Flour, barrels.	Wheat, bushels.	Corn, bushels.	Oats, bushels.	Rye, bushels.	Barley, bushels.
New York .....	3,900,013	27,174,847	11,905,725	2,580,441	4,363,390	72,905
Boston .....	2,183,842	1,702,081	4,247,071	5,941	50,057	25
Philadelphia .....	321,583	5,696,755	1,750,266	34,762	.....	.....
Baltimore .....	437,713	16,611,340	4,993,759	900	397,980	.....
New Orleans .....	20,066	1,467,802	4,425,940	4,542	303,936	.....
San Francisco .....	1,152,734	20,246,472	35,222	90,004	90,090	916,323
Chicago .....	12,468	1,126,733	2,279,562	260	.....	.....
Detroit .....	147,639	395,258	460,146	39,858	.....	.....
Huron .....	97,858	628,664	585,235	405,615	.....	18
Key West .....	20,658	.....	44,452	958	.....	.....
Miami .....	.....	313,130	649,236	.....	17,006	.....
Milwaukee .....	.....	149,078	.....	.....	.....	.....
New Haven .....	5,250	.....	.....	465	.....	.....
Portland .....	83,257	173,491	1,190,336	.....	.....	.....
Richmond .....	250,012	.....	40	.....	.....	.....
Wilmington .....	280,986	3,279,213	.....	125	.....	.....
Yorktown .....	32,141	535,350	.....	.....	.....	.....
Other districts .....	539,528	2,194,296	318,122	85,798	12,065	1,649
Total .....	9,525,748	81,594,579	32,885,212	3,249,669	5,234,524	990,920

*The following Table shows the separate tonnage of the New York Central, the Erie Railway and the canals each year since 1853, with the losses or gains of each year compared with the preceding year :*

CANALS AND RAILROADS.	1853.	1854.	Gain in 1854.	Loss in 1854.
New York canals, tons.....	4,247,853	4,165,963	.....	81,991
New York Central railroad, tons.....	380,000	549,804	169,804	.....
New York and Erie railroad, tons.....	631,039	743,250	112,211	.....
	5,258,892	5,458,918	202,015	81,991
	1854.	1855.	Gain in 1855.	Loss in 1855.
New York canals, tons.....	4,165,962	4,022,617	.....	143,245
New York Central railroad, tons.....	549,804	670,073	120,269	.....
New York and Erie railroad, tons.....	743,250	842,048	19,798	.....
	5,458,916	5,534,738	219,067	143,245
	1855.	1856.	Gain in 1856.	Loss in 1856.
New York canals, tons.....	4,022,617	4,116,084	93,465	.....
New York Central railroad, tons.....	670,073	776,112	106,039	.....
New York and Erie railroad, tons.....	842,048	943,215	101,167	.....
	5,534,738	5,835,409	300,671	.....
	1856.	1857.	Gain in 1857.	Loss in 1857.
New York canals, tons.....	4,116,082	3,344,061	.....	772,021
New York Central railroad, tons.....	776,112	838,791	62,679	.....
New York and Erie railroad, tons.....	943,215	978,066	34,851	.....
	5,835,409	5,160,918	97,590	772,021
	1857.	1858.	Gain in 1858.	Loss in 1858.
New York canals, tons.....	3,344,061	3,065,122	321,181	.....
New York Central railroad, tons.....	838,791	765,407	.....	73,294
New York and Erie railroad, tons.....	978,066	816,054	.....	161,112
	5,160,918	5,247,553	321,191	234,496
	1858.	1859.	Gain in 1859.	Loss in 1859.
New York canals, tons.....	3,065,122	3,731,684	116,432	.....
New York Central railroad, tons.....	765,407	834,319	68,912	.....
New York and Erie railroad, tons.....	816,954	869,073	53,119	.....
	5,247,553	5,485,076	238,523	.....
	1859.	1860.	Gain in 1860.	Loss in 1860.
New York canals, tons.....	3,731,684	4,650,214	668,530	.....
New York Central railroad, tons.....	834,319	1,028,183	193,864	.....
New York and Erie railroad, tons.....	869,073	1,139,554	270,481	.....
	5,485,076	6,817,951	1,332,875	.....
	1860.	1861.	Gain in 1861.	Loss in 1861.
New York canals, tons.....	4,650,214	4,507,635	.....	142,579
New York Central railroad, tons.....	1,028,183	1,167,802	139,119	.....
New York and Erie railroad, tons.....	1,139,554	1,253,418	113,864	.....
	6,817,951	6,928,855	262,993	142,579
	1861.	1862.	Gain in 1862.	Loss in 1862.
New York canals, tons.....	4,507,635	5,598,785	1,091,150	.....
New York Central railroad, tons.....	1,167,802	1,387,433	220,131	.....
Erie railway, tons.....	1,253,418	1,622,965	379,537	.....
	6,928,855	8,619,173	1,690,318	.....

CANALS AND RAILROADS.	1862.	1863.	Gain in 1863.	Loss in 1863.
New York canals, tons .....	5,596,785	5,557,692	.....	41,093
New York Central railroad, tons .....	1,387,433	1,449,604	62,171	.....
Erie railway, tons .....	1,632,955	1,815,096	182,141	.....
	8,619,173	8,822,392	244,312	41,093
	1863.	1864.	Gain in 1864.	Loss in 1864.
New York canals, tons .....	5,557,692	4,862,941	.....	704,751
New York Central railroad, tons .....	1,449,604	1,557,148	107,544	.....
Erie railway, tons .....	1,815,096	2,170,798	355,702	.....
	8,822,392	8,590,887	463,246	704,751
	1864.	1865.	Gain in 1865.	Loss in 1865.
New York canals, tons .....	4,862,941	4,729,654	.....	123,287
New York Central railroad, tons .....	1,557,148	1,275,299	.....	281,849
Erie railway, tons .....	2,170,798	2,234,350	63,552	.....
	8,590,887	8,239,303	63,552	405,136
	1865.	1866.	Gain in 1866.	Loss in 1866.
New York canals, tons .....	4,729,654	5,775,220	1,045,566	.....
New York Central railroad, tons .....	1,275,299	1,602,197	326,898	.....
Erie railway, tons .....	2,234,350	3,248,792	1,006,442	.....
	8,239,303	10,620,209	2,380,906	.....
	1866.	1867.	Gain in 1867.	Loss in 1867.
New York canals, tons .....	5,775,220	5,688,325	.....	86,895
New York Central railroad, tons .....	1,602,197	1,667,926	65,729	.....
Erie railway, tons .....	3,248,792	3,484,546	241,754	.....
	10,620,209	10,840,797	207,483	86,895
	1867.	1868.	Gain in 1868.	Loss in 1868.
New York canals, tons .....	5,688,325	6,442,225	753,900	.....
New York Central railroad, tons .....	1,667,926	1,846,599	178,673	.....
Erie railway, tons .....	3,484,546	3,906,243	422,697	.....
	10,840,797	12,197,067	1,356,270	.....
	1868.	1869.	Gain in 1869.	Loss in 1869.
New York canals, tons .....	6,442,225	5,859,080	.....	583,145
New York Central railroad, tons .....	1,846,599	2,281,885	435,286	.....
Erie railway, tons .....	3,906,243	4,312,209	403,966	.....
	12,197,067	12,453,174	256,107	583,145
	1869.	1870.	Gain in 1870.	Loss in 1870.
New York canals, tons .....	5,859,080	6,178,709	314,689	.....
New York Central railroad, tons .....	2,281,885	4,122,000	1,840,115	.....
Erie railway, tons .....	4,312,209	4,852,505	540,296	.....
	12,453,174	15,148,274	2,695,100	.....
	1870.	1871.	Gain in 1871.	Loss in 1871.
New York canals, tons .....	6,178,709	6,467,888	294,119	.....
New York Central railroad, tons .....	4,122,000	4,532,056	410,056	.....
Erie railway, tons .....	4,852,505	4,844,206	.....	8,297
	15,148,274	15,844,152	704,175	8,297
	1871.	1872.	Gain in 1872.	Loss in 1872.
New York canals, tons .....	6,467,888	6,673,270	205,482	.....
New York Central railroad, tons .....	4,532,056	4,393,965	.....	138,091
Erie railway, tons .....	4,844,206	5,564,274	720,068	.....
	15,844,152	16,631,609	925,548	138,091



CANALS AND RAILROADS.	1872.	1873.	Gain in 1873.	Loss in 1873.
New York canals, tons.....	6,673,370	6,364,782	.....	308,588
New York Central railroad, tons.....	4,363,963	5,522,724	1,158,759	.....
Erie railway, tons.....	5,564,274	6,312,702	748,429	.....
	16,631,609	18,200,208	1,577,189	308,588
	1873.	1874.	Gain in 1874.	Loss in 1874
New York canals, tons.....	6,364,782	5,804,588	.....	560,194
New York Central railroad, tons.....	5,522,724	6,114,678	591,954	.....
Erie railway, tons.....	6,312,702	6,364,276	51,574	.....
	18,200,208	18,283,542	643,528	560,194
	1874.	1875.	Gain in 1875.	Loss in 1875.
New York canals, tons.....	5,804,588	4,859,888	.....	944,700
New York Central railroad, tons.....	6,114,678	6,001,954	.....	112,724
Erie railway, tons.....	6,364,276	6,239,946	.....	124,330
	18,283,542	17,101,753	.....	1,181,784
	1875.	1876.	Gain in 1876.	Loss in 1876
New York canals, tons.....	4,859,888	4,172,129	.....	687,729
New York Central railroad, tons.....	6,001,954	6,803,680	801,726	.....
Erie railway, tons.....	6,239,946	5,972,818	.....	267,128
	17,101,753	16,948,627	801,726	954,857
	1876.	1877.	Gain in 1877.	Loss in 1877.
New York canals, tons.....	4,172,129	4,955,963	783,834	.....
New York Central railroad, tons.....	6,803,680	6,351,356	.....	452,324
Erie railway, tons.....	5,972,818	6,182,451	209,633	.....
	16,948,627	17,489,770	541,143	452,324
	1877.	1878.	Gain in 1878.	Loss in 1878.
New York canals, tons.....	4,955,963	5,171,390	215,357	.....
New York Central railroad, tons.....	6,351,356	7,696,413	1,344,057	.....
Erie railway, tons.....	6,182,451	6,150,568	.....	31,883
	17,489,770	19,017,301	1,559,414	31,883
	1878.	1879.	Gain in 1879.	Loss in 1879
New York canals, tons.....	5,171,390	5,362,372	191,052	.....
New York Central railroad, tons.....	7,696,413	9,015,753	1,320,340	.....
Erie railway, tons.....	6,150,568	8,212,641	2,062,073	.....
	19,017,301	22,590,766	3,573,465	.....
	1879.	1880.	Gain in 1880.	Loss in 1880.
New York canals, tons.....	5,362,372	6,457,656	1,095,284	.....
New York Central railroad, tons.....	9,015,753	10,533,038	1,517,285	.....
Erie railway, tons.....	8,212,641	8,715,962	503,261	.....
	22,590,766	25,706,596	3,115,820	.....
	1880.	1881.	Gain in 1881.	Loss in 1881
New York canals, tons.....	6,457,656	5,179,192	.....	1,278,464
New York Central railroad, tons.....	10,533,038	11,591,879	1,058,841	.....
Erie railway, tons.....	8,715,962	11,086,823	2,370,931	.....
	25,706,596	27,857,394	2,150,798	1,278,464
	1881.	1882.	Gain in 1882.	Loss in 1882.
New York canals, tons.....	5,179,192	5,467,423	228,231	.....
New York Central railroad, tons.....	11,591,879	11,330,393	.....	260,986
Erie railway, tons.....	11,086,823	11,896,238	809,415	.....
	27,857,394	28,693,054	1,006,646	260,986
	1882.	1883.	Gain in 1883.	Loss in 1883.
New York canals, tons.....	5,467,423	5,664,056	196,633	.....
New York Central railroad, tons.....	11,330,393	10,982,440	.....	347,953
Erie railway, tons.....	11,896,238	12,610,623	714,385	.....

CANALS AND RAILROADS.	1883.	1884.	Gain in 1884.	Loss in 1884.
New York canals, tons .....	5,664,056	5,009,498	.....	654,568
New York Central railroad, tons.....	10,892,440	10,212,418	.....	680,022
Erie Railway, tons .....	*13,610,623	†10,219,506	‡2,006,975	.....

The whole number of clearances issued during the past season was 39,109, and were issued at the following offices :

Albany .....	5,572
West Troy .....	8,120
Syracuse .....	3,907
Rochester .....	1,523
Tonawanda .....	4,065
Buffalo .....	6,412
Waterford.....	3,474
Whitehall.....	2,754
Oswego .....	1,265
Geneva .....	748
Boonville.....	1,269
Total.....	39,109

During the past year the average price paid for carrying westward bound freight from New York to Buffalo has been sixty cents per ton.

\*Of this amount, 1,645,133 tons in the tonnage for five months of the N. Y. P. & O. R. R. Co., leased by the Erie.

†Of this amount, 5,147,690 tons is the tonnage for twelve months of the N. Y. P. & O. R. R. Co., leased by the Erie.

‡An apparent gain, deducting the tonnage of the N. Y. P. & O. for seventeen months, the tonnage of the New York, Lake Erie and Western shows a loss in 1884 of 393,552 tons.

*The total tons coming to tide-water for each of the forty-eight years and the aggregate value thereof, in market, was as follows :*

YEARS.	Tons.	Value.
1837	611,781	\$21,822,354
1838	640,481	23,038,510
1839	602,128	20,163,199
1840	669,012	23,213,573
1841	774,834	27,225,822
1842	666,626	22,751,013
1843	836,861	28,453,408
1844	1,019,094	34,183,167
1845	1,204,943	45,452,321
1846	1,362,319	51,105,256
1847	1,744,283	73,092,414
1848	1,447,905	50,883,907
1849	1,579,946	52,375,521
1850	2,038,863	55,474,637
1851	1,977,151	53,927,508
1852	2,234,822	66,893,102
1853	2,505,797	73,688,044
1854	2,223,743	72,120,681
1855	1,890,593	74,177,987
1856	2,123,469	74,286,735
1857	1,617,187	51,190,018
1858	1,985,142	61,536,061
1859	2,121,672	43,175,312
1860	2,854,877	78,798,617
1861	2,980,144	81,432,759
1862	3,402,709	111,176,568
1863	3,274,727	123,173,294
1864	2,805,257	145,609,202
1865	2,730,181	113,865,846
1866	3,305,607	181,801,477
1867	3,029,695	120,902,834
1868	3,240,806	136,446,582
1869	3,096,142	144,866,060
1870	3,156,302	105,517,020
1871	3,494,801	106,874,570
1872	3,647,944	107,086,362
1873	3,376,649	97,869,497
1874	3,123,112	107,976,476
1875	2,608,777	89,447,518
1876	2,426,182	73,893,878
1877	2,986,812	76,787,713
1878	3,637,101	78,563,710
1879	3,286,176	96,992,498
1880	4,067,402	143,572,991
1881	3,065,839	68,785,451
1882	3,068,152	74,303,139
1883	2,892,176	66,219,034
1884	2,900,788	66,718,124

*THE TONS of the total movement of articles on all the canals, from 1837 to 1884, both years inclusive, were as follows:*

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1837	618,741	208,043	81,735	94,777	168,000	1,171,296
1838	265,989	255,227	101,526	124,286	186,879	1,333,011
1839	667,581	266,052	111,968	132,286	257,826	1,435,713
1840, Genesee Valley canal open'd	587,547	393,780	100,367	112,021	222,231	1,416,046
1841	645,548	391,905	127,896	141,054	215,258	1,521,661
1842	504,597	401,276	98,968	101,446	130,644	1,236,931
1843	687,184	455,797	124,277	119,209	126,972	1,513,439
1844	881,774	509,387	144,245	141,930	156,651	1,816,586
1845	916,976	555,160	160,638	151,450	228,543	1,977,565
1846	1,087,714	814,258	149,006	169,799	218,023	2,268,662
1847	1,066,880	1,092,946	176,448	224,890	287,812	2,869,810
1848	1,104,940	913,824	202,781	261,458	331,287	2,796,230
1849	864,373	1,020,259	203,990	255,455	310,088	2,894,732
1850	1,261,991	965,619	200,218	269,370	379,419	3,076,617
1851	1,393,598	1,125,264	222,529	365,404	475,838	3,582,733
1852	1,586,080	1,213,357	207,955	420,295	435,754	3,863,441
1853	1,821,526	1,150,924	230,036	458,327	587,041	4,247,853
1854	1,768,745	992,839	258,021	406,022	740,235	4,165,862
1855	1,534,934	1,047,344	281,873	374,402	784,064	4,022,617
1856	1,478,674	1,192,673	284,901	370,758	789,076	4,116,082
1857	1,364,002	767,370	232,803	222,954	756,932	3,344,061
1858	1,232,968	1,279,891	295,903	188,441	667,989	3,665,192
1859	1,542,035	816,784	299,421	211,132	912,262	3,781,684
1860	1,509,977	1,682,754	268,759	250,360	938,364	4,650,214
1861	1,052,362	2,144,373	280,256	135,096	895,518	4,507,635

## Total Movement — (Continued).

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1862	1,569,674	2,494,036	364,877	167,927	1,002,271	4,598,785
1863	1,628,688	2,236,075	319,432	172,278	1,201,219	5,557,692
1864	1,478,921	1,572,836	282,354	143,984	1,374,846	4,852,941
1865	1,467,315	1,696,091	281,832	154,968	1,129,448	4,729,654
1866	1,769,994	1,786,060	302,241	179,878	1,737,047	5,775,220
1867	1,744,252	1,438,517	320,844	319,880	1,964,832	5,688,325
1868	1,958,309	1,442,147	373,262	324,064	2,344,413	6,442,225
1869	1,855,930	1,314,071	342,239	268,970	2,077,870	5,850,080
1870	1,916,511	1,309,153	352,497	271,856	2,333,752	6,173,769
1871	1,941,297	1,863,868	336,288	288,428	2,038,007	6,467,888
1872	1,950,798	1,683,962	325,564	298,758	2,414,288	6,673,370
1873	1,582,072	1,750,418	267,820	172,990	2,591,482	6,364,782
1874	1,482,753	1,772,553	246,697	132,181	2,170,374	5,804,588
1875	1,250,546	1,311,613	275,731	110,141	1,911,827	4,859,858
1876	1,176,313	1,067,497	180,201	64,943	1,684,175	4,172,129
1877	1,312,526	1,522,317	184,218	83,010	1,853,892	4,955,913
1878	1,364,120	1,921,236	220,063	138,064	1,627,837	5,171,320
1879	1,368,849	1,850,347	225,303	237,071	1,650,802	5,362,372
1880	1,566,764	2,408,358	278,114	355,165	1,849,255	6,457,656
1881	1,652,543	1,171,400	250,961	325,775	1,778,513	5,179,192
1882	1,771,743	1,173,257	187,535	283,174	2,051,714	5,467,423
1883	1,828,643	1,394,581	242,649	310,844	1,887,339	5,664,056
1884	1,671,706	1,264,237	208,013	300,480	1,568,052	5,009,488

**TOTAL TONS of each class of articles which came to the Hudson river from Erie and Champlain canal from 1837 to 1884, both inclusive, were as follows :**

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total tons.
1837	385,017	151,469	10,124	394	64,777	611,781
1838	400,877	182,142	8,487	298	48,677	640,481
1839	377,730	163,785	8,565	499	51,559	602,128
1840	321,709	302,356	8,665	104	36,178	669,012
1841	449,095	270,240	17,891	155	36,953	774,334
1842	321,480	293,177	16,015	185	35,769	666,626
1843	416,173	346,140	29,493	201	44,854	836,861
1844	545,202	383,363	39,937	245	62,627	1,031,395
1845	607,930	447,637	49,812	253	99,321	1,204,943
1846	603,010	608,454	46,076	1,797	82,982	1,362,319
1847	666,113	897,717	51,532	4,831	124,090	1,744,283
1848	603,272	685,896	44,867	6,343	107,527	1,447,905
1849	665,547	769,600	44,288	5,873	94,638	1,579,946
1850	947,768	926,048	39,619	7,105	113,273	2,033,863
1851	913,268	891,420	52,302	4,580	115,581	1,977,151
1852	1,064,877	989,268	47,512	10,605	122,760	2,234,822
1853	1,340,261	932,189	52,817	12,633	167,897	2,505,797
1854	1,103,018	846,447	40,082	14,632	219,564	2,223,743
1855	877,805	782,604	44,844	15,559	174,781	1,895,593
1856	858,771	1,023,417	50,454	14,073	176,754	2,123,469
1857	798,986	561,894	55,611	16,987	183,709	1,617,187
1858	817,613	929,789	74,981	15,233	147,526	1,985,142
1859	1,123,607	610,317	63,019	15,804	308,865	2,121,672
1860	1,137,873	1,373,393	66,969	11,235	265,407	2,854,877

*Total tons of each class of articles which came to the Hudson river from Erie and Champlain canal — (Continued).*

YEARS.	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total tons.
1861	690,586	1,934,247	43,074	8,405	303,832	2,980,144
1862	968,062	2,152,159	45,502	5,470	231,516	3,402,709
1863	1,049,559	1,898,253	56,268	5,123	265,524	3,274,727
1864	1,106,148	1,520,562	79,480	3,469	295,598	2,805,257
1865	1,051,616	1,379,331	58,211	4,302	236,721	2,730,181
1866	1,329,884	1,542,035	60,180	6,372	367,136	3,303,607
1867	1,359,287	1,143,712	77,250	5,196	444,250	2,029,695
1868	1,459,353	1,229,554	89,814	5,058	453,370	3,237,149
1869	1,453,419	1,087,105	84,623	4,122	465,873	3,096,142
1870	1,465,517	1,049,586	91,166	12,118	537,915	3,156,302
1871	1,347,979	1,571,754	94,911	7,603	473,554	3,495,801
1872	1,467,865	1,490,248	80,936	7,672	601,223	3,647,944
1873	1,308,471	1,421,469	46,421	12,091	588,197	3,376,649
1874	1,192,681	1,470,872	49,426	12,905	497,228	3,223,112
1875	813,275	1,175,495	70,209	8,341	541,457	2,608,777
1876	890,725	906,483	44,268	4,364	580,342	2,426,182
1877	978,366	1,362,700	53,545	5,341	586,860	2,986,812
1878	1,120,666	1,833,266	56,108	7,367	619,694	3,637,101
1879	1,043,970	1,710,539	46,928	15,299	469,440	3,286,176
1880	1,202,207	2,090,283	39,397	30,264	705,251	4,067,402
1881	1,367,938	1,165,347	53,013	15,466	464,085	3,065,839
1882	1,397,816	1,024,318	61,876	24,154	559,988	3,068,152
1883	1,403,174	1,234,463	47,910	27,798	449,152	3,162,497
1884	1,097,450	1,054,041	56,899	45,538	377,259	2,631,190

*STATEMENT showing the various tonnage of the boats registered in each of the last forty years, and the progressive increase of their capacity.*

TONNAGE.	Inventory of all boats to Jan., 1884.	New boats registered.									
		1844.	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.
280	...	...	...	...	...	...	...	...	...	...	3
250	...	...	...	...	...	...	...	...	...	...	1
240	...	...	...	...	...	...	...	...	...	...	...
230	...	...	...	...	...	...	...	...	...	...	...
225	...	...	...	...	...	...	...	...	...	...	...
220	...	...	...	...	...	...	...	...	...	...	1
200	...	...	...	...	...	...	...	...	...	...	5
190	...	...	...	...	...	...	...	...	...	...	...
180	...	...	...	...	...	...	...	...	...	...	...
170	...	...	...	...	...	...	...	...	1	...	...
160	...	...	...	...	...	...	...	...	...	...	...
150	...	...	...	...	...	...	...	2	...	...	6
140	...	...	...	...	...	...	...	...	...	1	...
135	...	...	...	...	...	...	...	...	...	...	...
130	...	...	...	...	...	...	...	...	...	2	7
125	...	...	...	...	...	...	1	...	1	...	18
120	...	...	...	...	...	...	...	...	2	...	16
115	...	...	...	...	...	...	...	...	...	...	10
110	...	...	...	...	...	...	...	...	...	...	16
105	...	...	...	...	...	...	...	...	...	...	...
100	...	...	...	...	...	...	2	...	...	...	...
								13	27	34	79



## STATEMENT — (Continued).

TONNAGE	Inventory of all boats to Jan., 1884.	New boats registered.									
		1844.	1845.	1846.	1847.	1848.	1849.	1850.	1851.	1852.	1853.
95 .....	...	...	1	1	6	...	4	6	23	63	180
90 .....	2	1	4	6	27	10	4	25	72	90	164
85 .....	1	...	1	1	45	21	13	16	11	22	22
80 .....	3	9	13	100	560	143	78	38	28	26	33
75 .....	14	33	60	186	553	168	75	17	22	10	15
70 .....	175	124	107	123	162	59	20	20	18	9	6
65 .....	295	94	54	26	44	13	2	4	1	4	3
60 .....	526	71	33	9	30	25	7	3	2	2	2
55 .....	256	15	4	1	13	8	...	...	...	...	...
50 .....	457	14	5	3	4	2	2	4	1	6	3
45 .....	158	1	2	1	3	4	...	...	1	...	...
40 .....	148	...	...	3	4	1	...	3	...	...	...
35 .....	33	1	1	...	3	...	...	...	...	...	...
30 .....	34	11	1	2	3	6	4	...	...	...	...
25 .....	10	3	...	4	3	...	...	...	...	...	...
20 .....	8	...	3	3	2	...	2	...	...	...	...
15 .....	3	1	...	...	1	1	...	...	...	...	...
10 .....	4	...	1	2	2	1	...	...	...	2	...
5 .....	...	4	...	...	...	...	...	...	...	...	...
2 .....	...	3	...	...	...	...	...	...	...	...	...
	2,126	278	297	477	1,466	457	215	152	213	271	590

## STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.	1893.
280.....	1	...	1	...	1	...	2	...	2	...
250.....	...	...	...	1	...	...	...	16	3	...
240.....	...	1	2	...	...	...	...	7	1	...
230.....	...	...	...	...	...	...	...	...	28	3
225.....	...	...	...	...	...	...	...	...	113	2
220.....	1	...	...	...	...	...	3	55	4	69
200.....	3	4	...	3	3	4	33	176	310	254
190.....	...	...	...	...	...	...	...	...	19	25
180.....	1	...	4	...	...	...	60	51	6	70
170.....	...	...	...	...	15	7	17	9	16	8
160.....	...	...	...	...	...	...	...	...	2	9
150.....	13	2	2	51	46	11	14	27	84	24
140.....	...	...	4	15	5	1	2	19	12	14
135.....	...	...	5	2	...	...	2	1	...	...
130.....	9	43	22	16	4	2	2	3	8	16
125.....	105	18	14	21	15	1	5	6	2	3
120.....	143	125	118	84	13	9	22	15	19	15
115.....	34	17	13	4	...	...	5	1	13	3
110.....	87	12	10	6	3	...	4	6	4	5
105.....	...	...	1	2	...	1	...	...	...	...
100.....	83	28	28	8	...	2	...	69	100	61
95.....	69	40	38	18	25	14	55	20	24	14
90.....	95	58	69	43	16	5	42	42	54	102
85.....	20	16	3	16	5	8	35	30	3	8

## STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1854.	1855.	1856.	1857.	1858.	1859.	1860.	1861.	1862.	1863.
80.....	44	28	6	15	22	25	49	37	4	18
75.....	32	43	17	14	14	21	19	...	4	7
70.....	10	23	4	3	7	16	4	7	1	10
65.....	1	2	...	1	3	4	3	2	...	...
60.....	2	4	...	3	18	8	2	6	1	6
55.....	...	...	...	...	...	10	...	...	...	...
50.....	1	3	1	...	7	1	2	2	2	5
45.....	1	...	...	...	1	3	1	...	1	6
40.....	1	...	1	1	3	...	1	1	...	...
35.....	...	...	...	...	...	...	1	...	...	...
30.....	...	...	...	1	...	...	...	...	2	9
25.....	1	1	...	...	3	...	...	1	4	...
20.....	...	1	1	...	...	...	1	1	1	4
15.....	2	1	1	...	1	1	...	...	...	...
	760	471	363	328	253	204	400	619	848	770

## STATEMENT — (Continued).

TONNAGE.	New boats registered.										
	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
280.	...	...	...	...	...	...	...	...	...	...	...
250.	...	4	8	2	3	3	7	4	14	1	6
240.	1	3	40	47	49	60	49	44	92	176	111
230.	3	4	28	42	61	38	37	18	21	20	16
225.	11	4	24	29	44	18	10	7	10	26	2
220.	30	19	43	47	27	14	11	4	19	21	4
200.	98	45	68	56	32	11	13	6	45	20	20
190.	3	...	...	5	...	...	...	...	...	...	...
180.	7	4	4	...	...	...	2	...	1	1	...
170.	...	3	...	...	...	1	...	...	1	2	...
160.	2	...	4	...	2	...	1	2	...	...	3
150.	24	8	11	12	7	2	...	...	6	4	...
140.	15	3	5	7	7	2	2	...	10	16	7
135.	...	...	...	...	...	...	...	...	...	15	...
130.	3	2	7	20	5	7	19	13	3	5	1
125.	5	2	4	4	2	...	2	1	1	10	5
120.	6	6	21	16	6	7	7	2	10	2	2
115.	4	4	12	...	...	...	2	1	1	35	3
110.	2	6	2	...	2	3	2	1	7	33	15
105.	...	...	...	...	...	...	...	...	...	8	...
100.	38	11	95	114	40	43	30	28	23	14	13
95.	38	5	21	...	7	3	4	3	3	5	6
90.	66	37	65	83	27	19	13	13	14	3	8

## STATEMENT — (Continued).

TONNAGE.	New boats registered.										
	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.
85.....	4	2	2	...	3	2	5	1	4	1	3
80.....	19	8	6	22	7	4	5	2	6	6	3
75.....	1	6	4	7	4	5	4	5	5	6	3
70.....	7	6	4	4	23	23	9	22	12	1	6
65.....	...	...	...	...	...	...	...	...	...	...	...
60.....	6	3	4	2	23	25	31	13	14	...	...
55.....	...	...	...	...	...	...	...	...	...	...	5
50.....	1	1	1	1	6	6	2	...	1	...	...
45.....	3	...	...	...	...	...	...	...	...	1	3
40.....	...	...	...	...	...	...	...	...	...	...	2
35.....	...	...	...	...	...	...	...	...	...	...	...
30.....	...	1	...	...	...	...	...	...	1	1	...
25.....	1	...	...	...	...	...	...	1	...	...	...
20.....	1	1	1	...	...	...	1	...	1	...	2
15.....	...	...	...	...	...	2	1	3	1	...	...
	399	198	484	520	387	298	269	194	326	433	249

## STATEMENT — (Continued).

TONNAGE.	New boats registered.									
	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
380.....	5	2	...	15	19	1	70	12	19	24
250.....	35	18	14	116	151	63	109	9	6	4
240.....	4	3	...	5	13	23	24	...	1	...
230.....	1	1	1	2	1	10	9	1	...	...
225.....	3	...	1	3	1	16	5	2	1	...
220.....	8	2	1	8	8	17	13	5	4	...
200.....	...	...	...	...	...	...	1	1	...	...
190.....	...	...	...	2	2	...	1	...	...	...
180.....	...	...	...	...	1	...	...	...	...	...
170.....	...	...	...	...	1	...	...	...	...	...
160.....	...	3	1	...	1	...	...	...	...	...
150.....	...	...	1	...	2	6	10	2	...	...
140.....	1	...	...	3	...	1	3	1	...	1
135.....	...	...	...	...	...	...	1	...	...	1
130.....	1	...	...	2	4	4	...	1	...	...
125.....	4	1	1	...	6	19	1	2	2	...
120.....	2	1	1	4	4	8	10	1	1	...
115.....	1	1	1	...	3	2	4	3	...	...
110.....	6	10	6	14	15	...	16	1	1	1
105.....	...	...	...	...	...	...	2	...	...	1
100.....	5	11	31	30	51	31	31	35	2	14
95.....	9	9	1	7	16	4	29	4	20	9

## STATEMENT—(Continued).

TONNAGE	New boats registered.									
	1875.	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
90.....	10	7	6	28	27	5	8	10	7	4
85.....	3	1	...	1	1	3	4	...	1	...
80.....	...	...	...	4	1	1	...	...	1	...
75.....	...	...	...	5	7	...	7	...	1	...
70.....	...	1	...	14	10	...	...	...	1	...
65.....	...	...	...	...	...	...	...	...	...	...
60.....	1	1	...	22	19	1	5	1	6	...
55.....	...	...	...	...	...	...	...	...	...	...
50.....	2	...	...	10	7	...	...	...	...	...
45.....	...	...	...	...	...	...	...	...	...	1
40.....	...	...	...	...	...	...	1	...	...	1
35.....	...	...	...	...	...	...	...	...	...	...
30.....	...	3	...	...	1	1	1	...	...	...
25.....	1	...	...	3	2	2	1	...	...	...
20.....	...	...	1	...	...	...	...	1	...	...
15.....	1	1	...	...	1	1	1	...	1	...
10.....	...	...	1	1	4	...	...	...	1	...
5.....	...	...	1	1	4	...	1	1	...	1
2.....	...	...	...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...	...	...	...

*· TONS of merchandise going to other States by way of Buffalo, from 1860 to 1884, inclusive.*

STATES, ETC.	1860.	1861.	1862.	1863.	1864.	1865.	1866.	1867.
Pennsylvania.....	1,439	706	861	899	535	420	147	331
Ohio.....	10,003	5,159	7,340	9,726	6,106	8,093	5,785	5,678
Michigan.....	13,509	6,476	7,137	6,414	4,782	5,406	4,874	12,885
Indiana.....	2,967	1,470	793	1,869	1,144	2,151	1,638	2,987
Illinois.....	24,386	12,108	24,118	21,024	25,842	24,575	41,287	44,389
Wisconsin.....	13,517	6,920	9,705	20,562	9,856	11,407	11,359	14,116
Kentucky.....	111	38	351	879	130	206	19	323
Missouri.....	2,284	706	1,685	1,245	1,680	1,281	1,407	892
Tennessee.....	18	.....	.....	.....	.....	20	.....	.....
Alabama.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota.....	699	489	.....	.....	3,045	381	863	452
Iowa.....	1,355	834	850	1,371	3,991	1,992	808	783
Canada.....	842	332	105	135	227	3,263	188	9
	72,030	35,278	52,945	64,124	57,338	59,175	68,375	83,045



## STATEMENT — (Continued).

STATES, ETC.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.
Pennsylvania.....	9	12	206	174	821	73	32	90
Ohio.....	9,227	4,926	7,923	4,424	10,571	3,778	1,272	898
Michigan.....	8,232	8,339	4,072	4,215	15,299	10,743	2,095	6,296
Indiana.....	2,021	2,113	952	1,072	10,133	2,136	416	335
Illinois.....	48,884	47,891	51,161	54,574	40,315	26,916	23,416	5,431
Wisconsin.....	23,986	6,610	8,532	15,174	15,962	10,780	3,165	1,538
Kentucky.....	1,493	.....	733	528	565	385	64	88
Missouri.....	2,775	3,163	10,610	14,727	19,284	1,404	430	121
Tennessee.....	.....	.....	.....	.....	.....	.....	.....	.....
Alabama.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota.....	1,313	13,157	5,487	21,313	10,649	482	381	144
Iowa.....	1,428	4,552	6,510	6,377	4,460	518	673	674
Canada.....	191	.....	.....	.....	18,354	364	115	11,752
	99,559	90,763	96,186	122,578	146,413	57,579	32,059	27,367

## STATEMENT -- (Continued).

STATES, ETC	1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.
Pennsylvania.....	.....	354	999	2,219	.....	.....	4,211	8,206	.....
Ohio.....	124	2,794	8,148	16,523	23,156	29,067	32,218	28,626	425
Michigan.....	67	3,151	3,999	3,730	17,684	13,485	4,596	5,993	4,055
Indiana.....	1	119	2,308	2,393	11,871	9,883	1,404	6,731	50
Illinois.....	2,341	11,281	41,684	80,358	72,484	156,403	78,998	76,230	2,450
Wisconsin.....	406	2,361	10,799	12,567	46,968	35,870	6,907	13,864	47,467
Kentucky.....	.....	.....	1,577	2,851	573	270	552	1,873	.....
Missouri.....	.....	.....	11,816	19,988	13,882	29,013	3,064	5,010	133
Tennessee.....	.....	.....	.....	.....	.....	.....	21	.....	.....
Alabama.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota.....	4	.....	2,359	2,986	18,199	6,332	3,243	2,992	51,786
Iowa.....	20	266	2,308	3,818	17,382	15,500	2,165	2,399	2,638
Canada.....	307	.....	.....	185	.....	.....	26,069	25,979	12,736
	3,270	20,826	85,697	142,618	222,199	295,823	163,448	178,903	201,740

*STATEMENT of the tons of property moved on each and all the canals, comprising the tons of total movement.*

YEAR.	Erte	Champlain.	Oswego.	Cayuga and Seneca.	Chemung.	Crooked Lake.
1837	667,151	261,659	161,353	20,274	20,288	24,258
1838	744,848	266,553	222,697	23,541	30,256	30,336
1839	845,007	263,552	221,014	26,300	36,089	26,823
1840	829,960	245,229	219,627	32,486	34,217	24,026
1841	906,442	276,418	135,689	34,634	63,042	33,030
1842	712,310	230,844	129,498	31,716	54,866	18,660
1843	819,216	262,212	240,571	25,998	66,247	31,856
1844	945,944	269,546	326,607	31,099	88,231	32,589
1845	1,038,700	266,922	340,481	46,464	114,740	39,489
1846	1,264,408	280,480	351,511	61,014	124,768	35,556
1847	1,661,575	313,124	441,096	58,204	180,165	36,318
1848	1,599,965	293,889	490,147	46,252	150,691	34,155
1849	1,622,444	321,345	557,637	40,440	135,867	36,317
1850	1,635,089	460,219	583,346	42,379	128,263	38,797
1851	1,955,265	513,793	676,321	37,084	159,563	29,309
1852	2,129,334	531,001	684,191	47,275	187,577	35,757
1853	2,196,308	608,354	761,276	58,793	249,980	53,985
1854	2,624,008	602,913	611,533	72,995	270,978	25,349
1855	2,202,463	537,108	654,399	76,744	223,271	25,850
1856	2,107,678	611,610	657,381	131,907	245,621	28,559
1857	1,566,624	547,236	605,218	120,435	187,201	16,571
1858	1,767,004	608,918	688,960	75,968	205,168	16,318
1859	1,753,954	612,046	612,390	80,602	256,323	17,993
1860	2,253,533	681,157	1,080,076	98,678	226,051	14,723

## STATEMENT — (Continued).

YEAR.	Erie.	Champlain.	Oswego.	Cayuga and Seneca.	Chemung.	Crooked Lake.
1861	2,500,782	545,930	852,920	100,992	208,792	12,239
1862	3,204,277	647,318	1,063,413	125,659	243,628	19,632
1863	2,955,302	878,920	992,173	119,704	307,151	11,230
1864	2,535,792	846,790	765,097	185,161	280,834	6,316
1865	2,523,490	815,311	825,649	192,312	164,796	9,976
1866	2,896,027	1,001,493	990,809	368,233	226,510	12,189
1867	2,920,578	1,047,440	940,136	389,704	145,627	6,558
1868	3,346,986	1,120,585	958,444	515,295	165,875	4,451
1869	2,845,072	1,059,334	934,638	533,516	245,761	7,541
1870	3,083,132	1,143,719	917,728	527,728	206,535	15,825
1871	3,580,922	1,099,995	941,858	445,186	173,281	12,024
1872	3,562,560	1,449,528	832,490	386,977	217,263	7,145
1873	3,602,535	1,195,390	655,588	437,382	257,962	12,831
1874	3,097,122	1,268,292	665,408	378,825	205,602	9,286
1875	2,787,226	1,077,746	486,530	224,492	129,425	.....
1876	2,418,422	910,151	370,330	137,264	214,448	.....
1877	3,254,367	1,021,782	319,327	247,864	12,026	.....
1878	3,608,634	1,040,912	257,254	168,201	8,767	.....
1879	3,820,027	1,012,005	333,713	117,027	.....	.....
1880	4,608,651	1,200,503	427,863	125,331	.....	.....
1881	3,598,721	986,079	394,542	99,617	.....	.....
1882	3,694,364	1,097,343	445,295	123,488	.....	.....
1883	3,587,102	1,366,358	276,350	134,631	.....	.....
1884	3,389,555	1,118,073	265,511	119,990	.....	.....

## STATEMENT — (Continued).

YEARS.	Chenango.	Genesee Valley.	Black River.	Onelda Lake.	Baldwinsville.	Total.
1837 .....	8,213	.....	.....	.....	.....	1,171,296
1838 .....	14,778	.....	.....	.....	.....	1,333,011
1839 .....	16,928	.....	.....	.....	.....	1,435,713
1840 .....	16,848	13,653	.....	.....	.....	1,416,046
1841 .....	23,356	26,892	.....	22,150	.....	1,521,661
1842 .....	17,177	41,860	.....	.....	.....	1,236,931
1843 .....	19,026	48,313	.....	26,445	.....	1,513,439
1844 .....	31,472	65,077	.....	25,991	.....	1,816,586
1845 .....	38,305	73,546	.....	28,808	.....	1,977,665
1846 .....	41,112	87,615	.....	22,188	.....	2,268,662
1847 .....	44,051	95,632	.....	30,642	.....	2,869,810
1848 .....	35,207	98,467	.....	47,451	.....	2,796,230
1849 .....	36,557	84,674	.....	59,451	.....	2,894,732
1850 .....	41,892	89,804	.....	56,828	.....	3,076,617
1851 .....	40,307	100,000	25,320	45,049	.....	3,582,733
1852 .....	44,939	122,901	36,497	43,969	.....	3,863,441
1853 .....	76,538	157,164	41,924	43,351	.....	4,247,853
1854 .....	77,124	158,942	55,525	34,532	31,945	4,165,862
1855 .....	89,590	102,321	61,347	27,116	32,608	4,022,617
1856 .....	105,502	113,731	68,126	18,485	27,481	4,116,082
1857 .....	96,722	114,576	69,135	19,343	.....	3,944,061
1858 .....	72,526	118,303	62,852	19,675	.....	3,665,192
1859 .....	89,691	124,263	75,946	19,536	.....	3,781,684
1860 .....	83,035	123,602	70,687	18,672	.....	4,650,214

## STATEMENT — (Continued).

YEARS.	Chenango.	Genesee Valley.	Black River.	Oneida Lake.	Ridgelyville.	Total.
1861 .....	91,661	94,329	69,930	30,060	.....	4,507,635
1862 .....	79,442	129,974	85,442	.....	.....	5,598,785
1863 .....	90,215	112,549	90,448	.....	.....	5,557,692
1864 .....	89,021	71,411	72,519	.....	.....	4,852,941
1865 .....	68,822	56,581	73,317	.....	.....	4,729,654
1866 .....	107,472	86,579	85,908	.....	.....	5,795,220
1867 .....	103,064	64,679	70,539	.....	.....	5,688,325
1868 .....	112,455	138,364	79,770	.....	.....	6,442,225
1869 .....	83,527	69,141	80,550	.....	.....	5,859,080
1870 .....	102,820	79,733	96,329	.....	.....	6,173,769
1871 .....	39,793	85,269	89,560	.....	.....	6,467,888
1872 .....	26,519	96,112	94,776	.....	.....	6,673,370
1873 .....	30,317	86,770	86,017	.....	.....	6,364,782
1874 .....	33,059	69,393	77,601	.....	.....	5,804,588
1875 .....	23,769	64,677	65,993	.....	.....	4,859,858
1876 .....	6,227	47,360	67,927	.....	.....	4,172,129
1877 .....	.....	37,311	63,286	.....	.....	4,955,963
1878 .....	.....	18,569	68,983	.....	.....	5,171,320
1879 .....	.....	.....	79,600	.....	.....	5,362,372
1880 .....	.....	.....	75,308	.....	.....	6,457,656
1881 .....	.....	.....	100,233	.....	.....	5,179,192
1882 .....	.....	.....	106,933	.....	.....	5,467,423
1883 .....	.....	.....	128,656	.....	.....	5,664,056
1884 .....	.....	.....	116,359	.....	.....	5,009,488

VALUE of the total movement of articles on all the canals, from 1837 to 1884, both years inclusive, were as follows :

YEARS	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1837	\$6,146,716	\$16,201,331	\$6,390,486	\$23,935,990	\$3,134,766	\$55,809,288
1838	6,338,063	19,390,714	5,915,856	31,594,692	2,507,234	65,746,559
1839	7,762,553	17,056,911	5,989,576	30,493,764	3,096,960	73,399,764
1840, Genesee Valley canal opened.	4,609,035	18,644,481	4,719,054	35,636,943	2,694,379	66,303,892
1841	11,841,103	21,901,713	5,422,615	50,134,320	2,903,178	92,202,929
1842	5,957,219	16,987,843	4,435,289	30,042,153	2,594,104	60,016,608
1843	6,653,080	20,588,118	4,925,545	40,651,798	3,458,368	76,276,909
1844	7,422,737	23,379,643	6,151,806	40,224,099	4,742,867	90,921,152
1845	6,472,237	25,479,488	6,994,932	52,542,336	5,140,866	100,629,859
1846	6,432,409	35,820,586	7,015,311	62,004,488	4,349,315	115,612,109
1847	7,546,063	55,757,166	8,072,059	74,753,638	5,434,502	151,563,428
1848	7,219,350	42,850,086	7,433,957	76,945,463	5,637,301	140,086,157
1849	8,671,057	46,408,092	7,183,930	77,094,282	5,374,924	144,732,285
1850	15,117,661	46,152,958	7,933,108	81,135,199	6,059,003	156,397,929
1851	12,549,754	49,277,438	8,255,575	88,531,320	7,367,694	159,981,801
1852	11,526,436	49,437,555	6,294,120	122,624,170	6,721,236	196,603,517
1853	14,001,506	57,482,815	8,091,100	118,317,856	9,286,293	207,179,570
1854	14,394,755	51,980,864	9,796,420	123,167,863	10,954,380	210,284,312
1855	10,545,615	58,222,314	10,467,559	113,572,523	11,582,136	204,390,147
1856	10,211,383	51,030,453	10,308,419	135,691,816	11,084,991	218,327,062
1857	9,827,410	30,955,369	9,330,067	74,633,905	12,250,267	136,997,018
1858	8,963,443	50,142,318	9,352,955	61,236,319	8,873,809	138,568,844
1859	10,798,769	34,044,601	8,757,059	65,072,972	13,487,357	132,160,758
1860	10,654,710	55,838,977	8,113,177	84,252,425	11,989,909	170,849,198

## VALUE OF TOTAL MOVEMENT — (Continued).

YEARS	Products of the forest.	Agriculture.	Manufactures.	Merchandise.	Other articles.	Total.
1801 .....	\$6,462,614	\$57,861,720	\$6,718,273	\$49,707,729	\$9,365,557	\$130,115,893
1802 .....	11,305,954	84,239,370	12,314,651	83,640,903	11,733,453	203,234,331
1803 ..	13,421,909	101,980,511	13,044,051	91,417,513	21,072,477	240,046,461
1804 .....	22,589,060	116,051,564	22,582,718	80,391,550	32,785,747	274,400,639
1805 .....	21,011,122	83,670,467	18,095,266	102,627,877	30,832,372	256,237,104
1806 .....	28,754,821	86,610,934	18,389,992	100,109,211	37,038,718	270,963,676
1807 .....	28,977,470	81,616,663	16,877,334	108,545,569	42,939,676	278,956,712
1808 .....	24,039,591	76,383,656	17,298,574	131,780,764	55,793,344	305,301,920
1809 .....	21,930,655	55,528,825	13,595,892	103,464,505	54,761,407	249,281,284
1870 .....	22,266,184	49,231,912	10,777,897	94,852,914	54,707,269	231,836,176
1871 .....	27,309,303	68,130,282	10,881,540	78,898,185	53,548,381	238,767,691
1872 ..	35,599,734	49,541,259	7,659,547	93,997,415	34,115,366	220,913,321
1873 .....	18,651,838	60,194,909	5,979,656	76,173,336	30,715,761	191,715,500
1874 .....	17,840,356	64,344,898	7,094,531	64,477,540	42,916,997	196,674,322
1875 .....	12,478,669	50,540,911	6,311,137	40,885,448	34,792,410	145,008,575
1876 .....	11,132,966	32,439,857	3,375,119	31,069,375	35,073,062	113,090,379
1877 .....	15,674,893	46,765,635	10,911,786	46,130,795	21,028,903	139,411,903
1878 .....	12,703,074	52,264,813	17,834,755	70,433,563	29,021,323	182,254,528
1879 .....	12,053,499	56,826,653	37,173,222	144,653,500	34,573,762	285,280,726
1880 .....	14,351,622	68,994,218	14,236,227	109,870,264	40,392,459	247,844,790
1881 .....	18,399,932	63,440,343	11,893,021	75,331,308	13,148,961	162,153,565
1882 .....	20,285,612	42,766,687	4,673,440	61,769,417	18,423,851	147,918,907
1883 .....	18,038,056	39,727,973	3,426,474	68,281,320	18,387,400	147,861,233
1884 .....	27,588,279	37,335,779	3,125,433	78,864,806	15,182,754	162,097,069



*STATEMENT of total movement of flour, meal and grain on all the canals, from 1861 to 1884.*

YEARS.	Barrels wheat flour.	Barrels rye flour.	Barrels corn meal.	Bushels wheat.	Bushels corn.	Bushels oats.
1861.....	1,667,416	.....	2,176	33,171,900	25,024,643	6,105,313
1862.....	2,102,574	.....	18,416	37,579,967	27,225,643	6,550,187
1863.....	1,930,731	.....	44,704	26,577,166	22,287,036	16,040,937
1864.....	1,474,582	.....	51,305	19,932,067	11,086,536	15,122,937
1865.....	1,271,129	.....	24,018	14,433,566	20,689,500	11,973,939
1866.....	751,870	.....	17,972	10,989,800	28,904,143	12,138,250
1867.....	569,334	.....	12,808	13,630,300	17,930,500	10,476,000
1868.....	575,900	.....	14,861	14,425,567	18,437,100	11,927,250
1869.....	657,870	.....	12,666	22,351,133	9,159,643	5,769,312
1870.....	509,055	.....	12,250	21,950,800	6,893,893	7,371,312
1871.....	381,583	.....	6,611	23,951,633	24,002,035	8,118,187
1872.....	190,129	.....	6,046	13,463,433	32,241,179	5,809,938
1873.....	181,731	.....	9,342	26,768,800	22,760,571	4,376,437
1874.....	269,759	.....	8,314	25,738,766	18,542,964	3,713,000
1875.....	163,287	.....	3,000	24,809,766	10,072,536	3,919,813
1876.....	86,019	.....	232	13,879,200	13,044,786	3,269,188
1877.....	82,621	.....	3,120	14,934,766	25,837,786	4,127,813
1878.....	54,666	.....	5,666	28,151,866	26,249,750	5,314,313
1879.....	66,333	.....	8,130	31,648,866	22,185,000	1,447,750
1880.....	76,537	.....	12,620	32,201,733	41,307,821	1,305,812
1881.....	64,129	.....	13,370	14,827,733	16,993,679	1,895,063
1882.....	86,777	.....	17,370	21,407,166	8,988,821	1,386,280
1883.....	83,768	.....	1,777	19,124,666	18,677,785	3,225,438
1884.....	67,138	.....	343	26,346,966	7,079,143	3,293,500

## STATEMENT — (Continued).

YEARS.	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt	Aggregate in tons.
1861	2,444,083	976,000	347,233	.....	2,070,251
1862	2,764,916	967,750	375,433	280,182	2,332,928
1863	3,816,458	592,571	530,700	366,242	2,021,505
1864	3,232,292	670,168	550,000	565,294	1,437,598
1865	5,336,416	1,220,714	401,533	726,151	1,530,037
1866	7,867,041	1,751,928	536,667	298,212	1,680,169
1867	4,972,250	1,044,643	827,133	479,818	1,322,774
1868	3,698,083	873,357	391,667	257,029	1,350,090
1869	4,125,500	481,750	379,233	330,400	1,321,397
1870	5,132,958	697,143	226,123	698,686	1,189,267
1871	4,749,662	1,234,392	162,700	801,371	1,759,882
1872	5,002,543	477,036	146,600	1,578,914	1,586,249
1873	2,941,083	1,077,143	393,800	1,182,466	1,660,981
1874	4,110,584	293,393	200,566	453,200	1,500,490
1875	4,353,125	296,750	195,200	71,287	1,238,115
1876	4,020,584	712,454	174,200	1,510,629	991,197
1877	5,810,542	1,233,857	162,533	718,800	1,439,662
1878	3,730,583	2,307,607	167,100	1,031,000	1,846,749
1879	4,006,000	2,114,643	124,466	582,706	1,770,846
1880	4,426,958	940,714	149,369	820,824	2,304,215
1881	3,399,458	553,000	101,334	887,526	1,074,545
1882	4,027,083	1,549,000	206,834	846,824	1,087,953
1883	2,449,291	3,401,643	43,666	952,706	1,329,099
1884	2,708,666	2,552,214	185,735	707,235	1,198,346

*STATEMENT of foreign exports of flour and grain from New York, from 1861 to 1884.*

YEARS.	Barrels wheat flour.	Barrels rye flour.	Barrels corn meal.	Bushels wheat.	Bushels corn.	Bushels oats.
1861	3,110,646	11,807	108,385	28,889,914	12,456,265	160,875
1862	2,961,518	8,397	132,606	25,564,755	12,020,848	210,669
1863	2,527,338	5,461	140,561	15,424,889	7,533,431	126,566
1864	1,918,393	2,840	108,142	12,193,433	846,831	42,135
1865	1,402,144	2,673	127,600	2,527,626	2,549,670	94,567
1866	900,084	7,552	149,773	522,669	11,079,394	1,190,583
1867	871,089	11,754	151,669	4,468,774	8,147,813	144,665
1868	1,003,968	7,459	191,011	5,762,037	5,989,225	94,707
1869	1,584,211	5,283	137,627	18,240,586	1,637,586	49,393
1870	1,950,234	.....	.....	18,446,035	487,792	28,986
1871	1,660,400	4,200	123,500	21,968,600	13,046,600	47,300
1872	1,216,082	6,399	194,040	13,144,400	25,292,200	31,739
1873	1,655,331	8,249	176,756	27,801,800	15,587,500	49,700
1874	2,177,608	8,473	168,603	34,791,249	19,000,995	122,528
1875	1,954,100	5,700	173,400	26,192,700	12,938,700	138,800
1876	1,887,441	5,778	172,042	24,144,033	16,610,232	620,536
1877	1,537,106	7,999	220,939	21,355,774	25,373,942	257,634
1878	2,630,437	4,375	202,788	55,019,389	27,440,771	3,658,905
1879	3,684,366	6,049	150,178	61,538,861	35,319,789	521,406
1880	4,215,415	5,204	203,716	61,908,029	49,875,430	427,959
1881	4,440,114	3,264	196,985	41,798,182	31,731,995	431,426
1882	4,623,956	.....	112,316	37,620,103	9,012,373	170,586
1883	4,330,146	.....	.....	20,049,200	22,222,754	162,665
1884	3,907,021	.....	..... 530	28,687,362	11,862,158	2,456,219

## STATEMENT — (Continued).

YEARS	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt.	Aggregate in tons
1861.....	3,927	1,000,405	139,284	.....	1,599,261
1862.....	42,061	1,104,549	113,819	.....	1,477,321
1863.....	52,439	416,369	110,911	.....	980,675
1864.....	150	588	186,154	.....	614,642
1865.....	.....	198,348	88,899	.....	322,454
1866.....	1,329,342	248,646	282,992	.....	506,520
1867.....	886,893	473,360	680,763	.....	531,204
1868.....	90	152,993	189,226	.....	481,902
1869.....	.....	142,542	123,156	.....	788,075
1870.....	.....	92,431	151,102	.....	786,249
1871.....	98,700	525,800	90,900	.....	1,238,053
1872.....	22,066	668,030	156,509	.....	1,378,412
1873.....	19,400	1,069,100	143,500	.....	1,504,771
1874.....	3,560	641,661	463,193	.....	1,863,297
1875.....	1,500	206,900	364,900	.....	1,405,544
1876.....	88,097	1,336,283	716,428	.....	1,453,402
1877.....	2,412,509	2,049,796	487,031	.....	1,675,902
1878.....	1,518,922	4,048,841	476,184	.....	2,949,042
1879.....	147,867	3,941,638	393,153	.....	3,833,983
1880.....	254,833	2,181,183	651,669	.....	3,826,168

## STATEMENT—(Continued).

YEARS.	Bushels barley.	Bushels rye.	Bushels peas and beans.	Bushels malt.	Aggregate in tons.
1881.....	15,477	1,068,928	218,370	.....	2,687,356
1882.....	6,616	1,980,586	572,567	.....	1,967,989
1883.....	8,939	4,467,853	.....	.....	1,819,284
1884.....	76,343	4,846,088	270,729	.....	1,413,886

STATEMENT showing the tendencies of lockages at the different locks during season of 1884.

LOCKS.	May.	June.	July.	August.	September.	October.	November.	Total.
1. Albany .....	722	1,036	1,013	1,028	1,157	1,172	1,603	7,781
2. Albany .....	1,308	1,576	1,626	1,575	1,626	1,644	1,299	10,654
13. Oswego (Erie) .....	412	379	366	321	377	506	412	2,773
45. Frankfort .....	2,371	2,904	2,792	3,001	3,530	3,662	2,540	20,800
50. Geddes (Erie) .....	1,845	2,108	2,411	2,709	3,035	3,090	1,973	17,171
49. Syracuse .....	2,260	2,439	2,710	2,869	3,361	3,346	2,178	19,063
65. Erie .....	1,903	1,691	2,390	2,740	2,822	2,660	1,512	15,733
23. Erie .....	2,200	2,639	2,496	2,783	3,376	3,385	2,274	19,153
... Lockport .....	2,231	3,205	2,560	2,878	3,063	3,044	1,683	17,664
... Fort Edward (Champlain) .....	1,464	1,010	1,918	1,587	1,204	1,165	1,015	9,363
... Whitehall .....	858	976	1,301	1,179	818	805	743	6,680
1. Salina (Oswego) .....	861	603	928	880	707	928	975	5,882

*STATEMENT of the number of clearances issued at each office on all the canals from 1833 to 1884, inclusive*

YEAR.	NEW CANAL.									
	New York.	Albany.	West Troy.	Schenec- tady.	Fulton- ville.	Little Falls.	Utica.	Rome.	Syracuse.	Jordan.
1833	.....	8,932	6,698	2,296	.....	749	2,832	1,488	2,305	.....
1834	.....	9,283	6,942	3,203	.....	860	3,211	1,890	3,048	.....
1835	.....	10,967	7,378	3,868	.....	813	3,005	3,007	2,542	.....
1836	.....	10,235	6,801	3,358	1,142	788	3,403	2,087	2,544	.....
1837	.....	9,147	6,394	2,000	1,174	768	3,467	1,908	2,892	.....
1838	.....	9,530	6,530	2,567	977	1,015	3,924	1,804	3,206	.....
1839	.....	8,331	7,607	4,431	1,027	906	3,322	1,750	3,490	.....
1840	.....	8,860	6,868	4,678	954	999	2,780	1,688	3,510	.....
1841	.....	9,620	7,170	2,560	904	1,070	3,155	1,749	4,161	.....
1842	.....	9,293	7,143	1,235	882	636	3,316	1,423	3,614	.....
1843	.....	8,600	7,813	1,244	1,025	612	3,564	1,452	3,922	.....
1844	.....	10,345	9,048	1,073	775	481	3,465	1,497	4,735	.....
1845	.....	10,240	9,811	1,068	978	542	3,838	1,950	4,447	.....
1846	.....	989	10,170	1,149	912	700	3,889	1,959	4,409	.....
1847	1,560	12,637	11,630	1,120	993	683	4,762	2,254	5,710	.....
1848	1,141	10,501	11,008	1,194	834	761	4,817	2,332	5,217	.....
1849	1,502	10,920	10,840	1,170	738	568	3,325	1,941	3,229	.....
1850	2,175	11,694	11,776	1,006	868	585	4,202	2,473	2,935	.....
1851	2,634	12,408	11,515	851	696	506	5,013	2,829	2,733	.....
1852	2,649	12,687	12,247	976	849	648	3,468	3,045	2,338	.....
1853	2,820	13,058	11,988	849	541	534	3,208	5,795	2,554	.....
1854	3,219	11,136	9,968	862	493	603	3,975	3,967	4,006	.....
1855	2,377	8,676	9,501	881	562	564	3,978	4,196	3,244	872
1856	2,605	7,713	11,996	696	527	503	3,566	2,818	3,993	588
										783

1857	1,724	6,128	8,017	576	444	507	3,441	3,213	4,273	611
1858	1,603	6,859	8,097	435	398	461	3,164	2,923	3,945	617
1859	1,361	6,184	7,349	579	479	453	3,167	3,194	3,808	547
1860	2,439	7,524	10,344	641	433	403	3,225	2,883	4,017	.....
1861	2,695	6,710	9,359	607	637	534	3,171	2,761	4,728	.....
1862	1,311	8,301	11,253	557	518	466	3,148	2,873	5,044	.....
1863	1,376	7,242	11,065	509	448	448	3,272	2,981	4,054	.....
1864	2,279	6,011	8,640	415	343	345	2,913	2,444	3,500	.....
1865	2,787	5,377	7,417	577	316	367	3,054	2,479	3,406	.....
1866	3,079	6,392	7,829	644	305	376	3,436	2,957	3,365	.....
1867	2,765	6,176	8,578	556	341	362	3,055	2,390	8,712	.....
1868	3,052	6,000	7,649	672	384	342	3,003	2,524	4,024	.....
1869	2,693	5,685	7,001	676	373	366	3,719	2,701	4,224	.....
1870	2,376	6,851	8,331	912	474	370	3,722	2,728	4,459	.....
1871	2,473	6,196	7,474	885	419	328	2,408	2,746	4,753	.....
1872	4,174	6,111	8,080	985	343	314	2,307	2,551	4,234	.....
1873	3,541	5,165	8,098	1,068	393	30	1,977	1,198	5,440	.....
1874	2,797	5,228	7,378	857	381	347	2,334	1,865	3,860	.....
1875	2,735	3,918	6,425	577	461	272	1,664	1,499	3,430	.....
1876	2,319	3,852	6,805	649	448	320	1,202	1,478	3,289	.....
1877	4,530	4,361	6,893	.....	.....	.....	1,306	1,361	4,016	.....
1878	4,921	5,321	8,182	.....	.....	.....	1,037	1,393	2,975	.....
1879	5,777	4,620	7,128	.....	.....	.....	1,020	1,449	3,120	.....
1880	6,733	5,478	8,938	.....	.....	.....	1,190	1,545	3,644	.....
1881	.....	5,515	9,389	.....	.....	.....	2,312	.....	3,657	.....
1882	.....	6,194	10,033	.....	.....	.....	2,397	.....	3,798	.....
1883	.....	6,391	8,976	.....	.....	.....	.....	.....	4,493	.....
1884	.....	5,572	8,210	.....	.....	.....	.....	.....	3,907	.....





1800	3,787	415	432	3,880	428	444	512	1,030	1,126
1801	3,792	454	362	3,819	386	353	390	998	899
1802	4,441	.....	534	3,954	197	400	.....	1,030	997
1803	4,735	.....	586	4,245	529	462	.....	1,804	1,074
1804	4,422	.....	438	2,716	383	272	.....	1,233	1,084
1805	4,316	.....	400	2,225	329	310	.....	966	854
1806	5,209	.....	423	2,584	247	285	.....	977	863
1807	4,572	.....	450	2,199	375	339	.....	932	896
1808	5,989	.....	462	2,769	346	308	.....	943	895
1809	5,842	.....	513	1,857	301	354	.....	732	1,025
1810	6,458	.....	567	1,857	334	317	441	746	1,071
1811	6,808	.....	550	1,917	365	347	545	789	1,054
1812	6,640	.....	472	1,880	292	264	652	623	1,065
1813	7,486	.....	625	2,449	349	351	588	897	1,485
1814	6,924	.....	627	1,674	371	357	577	936	1,838
1815	4,792	.....	496	1,340	344	369	416	652	1,559
1816	4,342	.....	423	1,426	377	335	373	511	1,932
1817	.....	.....	.....	1,480	.....	.....	.....	.....	2,375
1818	2,832	.....	.....	1,143	.....	.....	.....	.....	2,358
1819	2,829	.....	.....	858	.....	.....	.....	.....	2,758
1879	2,239	.....	.....	972	.....	.....	.....	.....	2,921
1880	2,447	.....	248	1,479	.....	.....	.....	.....	3,422
1881	.....	.....	.....	1,320	.....	.....	.....	.....	3,998
1882	.....	.....	.....	1,230	.....	.....	.....	.....	3,800
1883	.....	.....	.....	1,523	.....	.....	.....	.....	4,065
1884	.....	.....	.....	.....	.....	.....	.....	.....	.....

# STATEMENT No. 46—(Continued.)

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[ASSEMBLY

YEAR	MILE.			CHARTER.					
	Black Rock.	Buffalo.	Total.	Waterford & Sloop lock.	Schuyler-ville.	Fort Edward.	Glens Falls.	Whitehall.	Total.
1833	.....	2,774	37,571	2,616	1,349	.....	.....	2,869	6,834
1834	.....	4,008	45,662	3,484	1,498	.....	.....	3,245	8,228
1835	.....	5,173	49,308	3,564	1,606	.....	.....	3,957	8,127
1836	.....	5,816	48,773	2,880	1,580	.....	.....	3,867	8,325
1837	.....	4,755	45,051	1,771	1,414	.....	.....	3,034	6,319
1838	.....	5,970	46,342	1,462	1,411	.....	.....	3,290	6,163
1839	979	5,013	49,392	1,538	1,493	.....	.....	3,356	6,387
1840	956	4,851	50,959	952	1,285	.....	.....	3,802	6,039
1841	1,459	5,682	53,193	1,416	1,653	.....	.....	3,534	6,603
1842	1,149	5,174	47,959	706	1,434	.....	.....	3,275	4,709
1843	1,222	5,994	48,942	820	1,242	.....	.....	3,061	4,303
1844	2,493	6,900	51,609	939	1,401	.....	.....	3,509	4,911
1845	1,377	6,375	55,190	1,045	1,605	.....	.....	3,523	6,128
1846	1,535	8,212	60,743	1,415	1,675	.....	.....	3,515	6,805
1847	1,631	11,136	72,801	1,100	1,759	.....	.....	4,078	6,937
1848	1,145	9,407	66,462	1,295	1,540	.....	.....	3,619	6,454
1849	1,504	9,132	60,769	866	775	.....	866	3,849	5,998
1850	937	9,805	64,732	814	702	.....	1,013	4,429	6,968
1851	999	10,380	68,120	807	908	.....	1,101	3,950	6,766
1852	1,243	9,662	66,760	1,205	1,089	.....	1,274	4,146	7,714
1853	1,517	9,248	67,497	1,644	1,108	.....	1,612	5,501	9,965
1854	1,047	9,833	65,875	1,176	1,123	.....	1,515	3,967	7,781
1855	1,134	9,874	61,405	1,122	1,264	.....	1,210	3,825	7,421
1856	1,143	7,982	57,828	860	1,131	.....	1,585	4,049	7,625
1857	.....	6,455	47,176	1,920	1,118	.....	1,314	3,393	7,764
1858	.....	6,306	45,408	2,813	.....	2,543	.....	3,451	8,807

1859	4,899	42,442	3,180	.....	2,691	.....	4,041	9,892
1860	7,541	51,264	3,658	.....	2,576	.....	4,081	10,295
1861	9,564	51,338	2,796	.....	2,487	.....	2,639	7,822
1862	11,185	56,189	3,704	.....	2,341	.....	3,573	9,618
1863	9,556	53,861	3,643	.....	2,864	.....	4,361	10,868
1864	7,943	45,385	3,473	.....	2,760	.....	4,099	10,332
1865	6,944	42,124	2,668	.....	2,632	.....	4,016	9,336
1866	8,519	47,490	3,600	.....	2,791	.....	4,979	11,370
1867	7,664	45,362	5,184	.....	2,784	.....	5,179	13,147
1868	7,761	47,123	3,916	.....	3,228	.....	4,812	11,956
1869	6,725	45,228	4,564	.....	2,632	.....	4,671	11,867
1870	6,835	47,953	3,718	.....	2,380	.....	5,356	11,454
1871	8,795	48,959	4,651	.....	2,713	.....	5,015	12,379
1872	8,659	49,416	4,528	.....	2,713	.....	6,870	13,438
1873	9,063	51,473	3,681	.....	2,204	.....	4,929	10,814
1874	7,643	44,994	3,591	.....	2,494	.....	3,967	10,052
1875	6,365	37,284	3,261	.....	2,116	.....	3,877	9,254
1876	4,850	34,931	2,464	.....	1,807	.....	3,283	7,554
1877	6,938	36,092	2,002	.....	2,010	.....	3,535	7,547
1878	9,047	39,206	2,248	.....	2,349	.....	3,390	7,987
1879	8,708	37,677	2,244	.....	1,701	.....	3,856	7,801
1880	10,623	44,739	2,462	.....	1,995	.....	4,868	9,325
1881	6,317	32,091	3,237	.....	.....	.....	3,858	7,095
1882	6,613	34,353	3,713	.....	.....	.....	3,949	7,662
1883	6,801	.....	3,851	.....	.....	.....	3,685	.....
1884	6,412	29,599	3,474	.....	.....	.....	2,754	6,228

## STATEMENT No. 46 — (Continued.)

YEAR.	OWING.				GAYUGA AND GENERAL.			
	Salina.	Phoenix.	Owango.	Total.	Seneca Falls.	Geneva.	Khosa.	Total.
1833	2,825	.....	914	3,739	.....	1,086	.....	.....
1834	5,230	.....	1,637	6,867	.....	1,894	.....	.....
1835	5,488	.....	2,275	7,763	.....	1,692	.....	.....
1836	4,842	.....	3,028	6,870	.....	1,730	.....	.....
1837	4,878	.....	1,773	6,651	.....	1,385	.....	.....
1838	5,782	.....	2,082	7,864	.....	1,361	.....	.....
1839	6,071	.....	2,385	8,456	.....	1,213	.....	.....
1840	5,492	.....	1,980	7,472	.....	1,223	.....	.....
1841	6,286	.....	2,839	9,125	.....	1,421	.....	.....
1842	4,530	.....	2,343	6,877	.....	1,397	.....	.....
1843	5,544	.....	2,407	7,951	.....	1,068	.....	.....
1844	6,841	.....	3,363	10,204	.....	1,249	.....	.....
1845	6,877	.....	3,419	10,296	.....	1,449	.....	.....
1846	9,169	.....	3,898	13,067	.....	1,881	.....	.....
1847	8,172	.....	4,668	12,840	.....	1,814	.....	.....
1848	8,289	.....	4,177	12,466	.....	1,632	.....	.....
1849	8,333	.....	3,928	12,261	.....	269	.....	.....
1850	3,773	.....	3,978	7,751	.....	289	.....	.....
1851	3,298	.....	4,773	8,071	.....	1,036	.....	.....
1852	3,050	.....	5,794	8,844	.....	954	.....	.....
1853	3,298	.....	5,831	9,129	.....	1,016	.....	.....
1854	5,943	.....	5,001	10,944	.....	855	.....	1,857
1855	5,463	.....	5,092	10,555	.....	851	.....	1,971
1856	6,867	.....	6,833	13,700	.....	562	.....	2,439
1857	4,390	.....	4,329	8,719	.....	640	.....	2,087
1858	6,533	.....	5,117	11,650	.....	770	.....	1,740
1859	5,667	.....	3,988	9,655	.....	834	.....	1,708

1860	.....	1,985	6,263	14,298	878	1,091	.....	1,969
1861	.....	1,470	5,306	12,496	634	1,017	.....	1,651
1862	.....	1,576	5,483	13,601	.....	1,508	.....	1,508
1863	.....	1,258	4,720	11,998	.....	1,192	.....	1,192
1864	.....	959	3,767	9,254	.....	1,533	.....	1,533
1865	.....	1,011	3,798	9,319	.....	2,071	.....	2,071
1866	.....	883	4,273	10,992	.....	2,464	.....	2,464
1867	.....	789	4,021	9,164	.....	2,385	.....	2,385
1868	.....	813	4,129	9,357	.....	3,414	.....	3,414
1869	.....	620	4,012	8,464	.....	3,435	.....	3,435
1870	.....	676	3,955	8,153	.....	3,217	.....	3,217
1871	.....	692	3,907	7,994	.....	2,786	.....	2,786
1872	.....	529	3,303	7,542	.....	2,572	.....	2,572
1873	.....	520	2,929	6,685	.....	2,648	.....	2,648
1874	.....	564	2,877	6,421	.....	2,136	.....	2,136
1875	.....	452	2,035	4,494	.....	1,392	.....	1,392
1876	.....	.....	1,717	3,898	.....	853	.....	853
1877	.....	.....	1,902	1,902	.....	1,700	.....	1,700
1878	.....	.....	1,516	1,516	.....	1,091	.....	1,091
1879	.....	.....	1,803	1,803	.....	751	.....	751
1880	.....	.....	2,241	2,241	.....	817	.....	817
1881	.....	.....	2,075	2,075	.....	717	.....	717
1882	.....	.....	2,200	2,200	.....	745	.....	745
1883	.....	.....	1,809	.....	.....	797	.....	.....
1884	.....	.....	1,265	.....	.....	748	.....	.....

YEAR.	GENUINA.					CROOKED LAKE.			GENUINE.			
	Havana.	Watkins.	Horse-heads.	Cornings.	Total.	Dresden.	Pearl Bay.	Total.	Hamilton.	Oxford.	Binghamton.	Total.
1833	82	.....	170	.....	1,253	153	.....	153	.....	.....	.....	.....
1834	662	.....	595	.....	1,247	406	490	896	.....	.....	.....	.....
1835	911	.....	1,892	.....	1,892	424	651	1,075	.....	.....	.....	.....
1836	1,000	.....	951	.....	1,951	512	667	1,179	.....	.....	.....	.....
1837	967	.....	737	.....	1,704	448	550	998	.....	.....	.....	.....
1838	879	.....	741	.....	1,620	437	521	958	183	167	162	517
1839	895	.....	729	.....	1,624	403	527	930	399	304	366	1,069
1840	798	.....	755	.....	1,553	111	403	814	303	369	208	880
1841	1,153	.....	1,442	.....	3,595	414	476	890	316	422	301	763
1842	1,013	.....	1,348	.....	3,361	413	318	731	252	358	205	1,039
1843	1,119	.....	1,350	.....	3,468	448	516	964	344	343	281	815
1844	1,371	.....	1,679	.....	3,050	447	529	976	262	509	357	968
1845	1,534	.....	1,134	.....	3,696	624	571	1,195	258	491	440	1,189
1846	1,515	.....	1,314	1,028	3,699	778	500	1,278	263	430	514	1,207
1847	1,941	.....	1,339	870	4,440	750	510	1,300	425	502	550	1,447
1848	1,884	.....	1,457	1,152	4,569	555	589	1,184	546	493	506	1,545
1849	1,714	.....	1,024	1,228	3,843	559	466	1,025	335	335	319	989
1850	1,714	.....	914	1,105	3,839	500	482	1,042	348	512	435	1,295
1851	1,702	.....	890	1,211	3,828	505	411	916	274	322	311	907
1852	1,814	.....	946	1,235	3,999	418	409	827	498	462	623	1,603
1853	2,224	.....	1,174	1,621	5,019	458	458	916	588	372	802	1,762
1854	2,772	.....	1,700	2,158	6,630	371	334	705	496	482	921	1,899
1855	2,218	.....	1,234	1,815	5,267	367	393	768	697	405	852	1,964
1856	2,548	.....	1,697	1,737	5,082	385	367	752	613	438	872	1,923
1857	2,343	.....	1,624	1,542	5,509	.....	261	261	601	487	818	1,906
1858	2,330	.....	1,737	1,138	5,105	.....	334	334	403	429	700	1,532

1869.....	8,097	.....	2,346	1,217	6,590	.....	355	355	603	440	1,014	2,057
1860.....	2,376	.....	2,052	1,021	5,449	.....	277	277	493	418	984	1,895
1861.....	2,537	.....	2,149	754	5,440	.....	219	219	473	468	1,027	1,968
1862.....	2,891	.....	1,854	1,039	5,784	.....	388	388	372	385	962	1,719
1863.....	3,572	.....	1,817	1,442	6,831	.....	318	318	392	447	1,049	1,888
1864.....	2,966	.....	1,530	1,553	6,049	.....	154	154	512	494	1,029	2,085
1865.....	1,888	.....	1,028	730	3,646	.....	282	282	451	481	807	1,739
1866.....	2,445	.....	1,975	456	4,876	.....	364	364	541	509	1,238	2,288
1867.....	1,660	.....	1,184	617	3,461	.....	217	217	547	546	1,344	2,437
1868.....	.....	.....	1,191	461	2,441	.....	224	224	546	598	1,488	2,632
1869.....	.....	.....	778	408	2,777	.....	209	209	437	639	1,802	2,158
1870.....	.....	.....	445	283	2,128	.....	236	236	551	603	1,306	2,360
1871.....	.....	.....	412	276	2,167	.....	210	210	294	141	463	898
1872.....	.....	.....	571	338	2,356	.....	117	117	214	169	271	654
1873.....	.....	.....	360	258	2,180	.....	201	201	229	269	280	778
1874.....	.....	.....	247	197	1,885	.....	130	130	179	214	287	680
1875.....	.....	.....	.....	144	1,040	.....	.....	.....	.....	244	244	244
1876.....	.....	.....	.....	221	1,285	.....	.....	.....	.....	.....	.....	177
1877.....	.....	.....	.....	116	1,116	.....	.....	.....	.....	.....	.....	.....
1878.....	.....	.....	.....	87	87	.....	.....	.....	.....	.....	.....	.....
1879.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1880.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1881.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1882.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1883.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....



## STATEMENT No. 46 -- (Continued).

YEAR.	GENESEE VALLEY.							BLACK RIVER.			ONIDA LAKE.	SENECA R. TOWING PATH.	Total.
	Scotts-ville.	Mt. Morris.	Dansville.	Oramel.	Cane-sage.	Olean.	Total.	Boonville.	Lyons Falls.	Total.	Higgins.	Baldwins-ville.	
1833.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	49,636
1834.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	64,494
1835.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	69,767
1836.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	68,830
1837.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	62,525
1838.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	65,377
1839.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	68,882
1840.....	478	.....	.....	.....	.....	.....	574	.....	.....	.....	.....	.....	69,301
1841.....	1,096	.....	.....	.....	.....	.....	1,096	.....	.....	.....	574	.....	76,526
1842.....	1,034	.....	531	.....	.....	.....	1,565	.....	.....	.....	1,101	.....	67,515
1843.....	1,217	.....	592	.....	.....	.....	1,807	.....	.....	.....	1,250	.....	69,720
1844.....	1,297	.....	748	.....	.....	.....	2,045	.....	.....	.....	1,237	.....	76,409
1845.....	1,411	.....	812	.....	.....	.....	2,223	.....	.....	.....	1,260	.....	81,629
1846.....	1,474	.....	892	.....	.....	.....	2,366	.....	.....	.....	1,089	.....	89,933
1847.....	1,309	.....	974	.....	.....	.....	2,283	.....	.....	.....	1,307	.....	106,198
1848.....	1,284	.....	1,105	.....	.....	.....	2,389	.....	.....	.....	1,677	.....	98,325
1849.....	1,084	.....	1,078	.....	.....	.....	2,162	.....	.....	.....	2,304	.....	76,648
1850.....	1,210	.....	1,015	.....	.....	.....	2,225	.....	.....	.....	393	.....	29,184
1851.....	428	355	1,025	329	.....	.....	2,037	530	.....	530	695	.....	92,926
1852.....	555	261	728	270	.....	.....	2,014	609	.....	609	1,187	.....	93,842
1853.....	714	983	686	514	.....	.....	2,897	974	.....	674	1,073	.....	109,148
1854.....	614	1,166	453	935	.....	.....	2,968	817	.....	817	2,563	491	104,902
1855.....	432	1,093	441	468	.....	.....	2,434	933	.....	933	2,393	470	97,856
1856.....	509	1,008	379	439	.....	.....	2,333	834	.....	834	3,177	494	98,214
1857.....	402	1,049	319	482	.....	153	2,405	900	.....	900	1,284	.....	79,425

1858	338	951	289	415	321	2,314	868	...	868	1,339	...	80,985
1859	369	827	276	404	342	2,338	989	...	989	1,072	...	78,854
1860	349	692	259	...	434	2,163	904	...	904	672	...	89,186
1861	293	576	147	...	367	1,711	917	...	917	472	...	84,634
1862	...	882	181	...	527	2,146	1,019	...	1,019	...	...	91,972
1863	...	694	140	...	548	1,952	1,157	...	1,157	...	...	90,065
1864	...	485	132	...	363	1,315	924	...	924	...	...	76,981
1865	...	477	112	...	278	1,001	931	...	331	...	...	70,449
1866	...	473	151	...	435	1,437	1,153	...	1,153	...	...	81,734
1867	...	392	124	...	403	1,178	1,065	...	1,065	...	...	78,416
1868	...	577	132	...	503	1,619	818	...	1,181	...	...	79,897
1869	...	565	125	...	298	1,285	795	...	1,235	...	...	76,658
1870	...	435	142	...	392	1,437	776	...	1,353	...	...	78,291
1871	...	344	137	...	500	1,304	577	...	1,181	...	...	77,878
1872	...	433	119	...	492	1,444	599	...	1,267	...	...	78,806
1873	...	567	128	...	466	1,576	427	...	1,017	...	...	77,372
1874	...	582	...	...	371	1,265	835	...	835	...	...	68,398
1875	...	461	...	...	405	866	754	...	754	...	...	55,328
1876	...	435	...	...	286	721	824	...	824	...	...	50,243
1877	...	365	...	...	216	581	734	...	734	...	...	48,672
1878	...	249	...	...	117	366	776	...	776	...	...	51,029
1879	...	...	...	...	...	...	873	...	873	...	...	48,905
1880	...	...	...	...	...	...	1,039	...	1,039	...	...	58,161
1881	...	...	...	...	...	...	1,098	...	1,098	...	...	43,076
1882	...	...	...	...	...	...	1,224	...	1,224	...	...	46,184
1883	...	...	...	...	...	...	1,406	...	1,224	...	...	42,739
1884	...	...	...	...	...	...	1,269	...	1,269	...	...	...

*The number of clearances issued from 1833 to 1884, both inclusive, is as follows:*

YEAR.	FROM TIDE WATER.				OTHER CLEARANCES.			
	New York.	Albany.	West Troy.	Total.	Essex.	Champlain.	Oswego.	Cayuga and Seneca.
1833	.....	8,932	6,798	15,730	21,841	5,938	3,739	1,086
1834	.....	9,283	6,942	16,225	29,441	7,159	6,887	1,891
1835	.....	10,967	7,378	18,345	30,963	7,438	7,768	1,693
1836	.....	10,235	6,801	17,035	31,837	7,752	6,870	1,730
1837	.....	9,147	9,393	17,540	29,511	5,967	6,651	1,385
1838	.....	9,530	6,530	16,060	30,282	5,582	7,364	1,261
1839	.....	8,331	7,607	16,938	33,454	5,804	8,456	1,213
1840	.....	8,860	6,868	15,728	35,231	5,871	7,472	1,223
1841	.....	9,620	7,170	16,799	36,333	6,067	9,125	1,421
1842	.....	9,293	7,143	16,436	31,529	4,709	6,878	1,397
1843	.....	8,606	7,813	16,413	32,529	4,303	7,948	1,068
1844	.....	10,345	9,048	19,393	32,216	4,911	10,204	1,249
1845	.....	10,240	9,811	20,051	35,142	5,128	10,296	1,449
1846	989	10,171	10,308	20,468	93,276	6,605	11,067	1,881
1847	1,660	12,631	11,630	25,827	46,255	6,937	12,838	1,814
1848	1,141	10,501	11,008	22,640	43,829	6,454	12,406	1,932
1849	1,502	10,920	10,840	23,262	37,507	6,996	7,881	969
1850	2,177	11,694	11,746	25,617	39,115	6,958	7,751	886
1851	2,634	12,408	11,515	26,557	41,563	6,766	8,071	1,056
1852	2,649	12,687	12,247	27,583	39,177	7,714	7,844	954
1853	2,820	13,058	11,988	27,866	39,621	9,865	9,129	1,016
1854	3,319	11,136	9,858	24,413	41,461	7,781	13,315	1,857
1855	2,377	8,677	9,501	20,555	40,860	7,421	12,242	1,971
1856	2,605	7,713	11,961	22,314	35,514	7,625	14,827	2,439

1857	1,724	6,128	8,017	15,869	81,307	7,754	10,133	2,097
1858	1,603	6,859	8,097	16,559	28,849	8,807	13,538	1,740
1859	1,861	6,184	7,349	14,804	27,548	9,892	11,028	1,708
1860	2,439	7,524	10,344	20,307	30,957	10,295	14,298	1,969
1861	2,695	6,710	9,358	18,763	33,175	7,822	11,496	1,661
1862	1,311	8,301	11,233	20,845	35,344	9,618	13,601	1,508
1863	1,376	7,242	11,095	19,683	34,178	10,868	11,998	1,192
1864	2,279	6,011	8,649	16,939	28,446	10,332	9,254	1,533
1865	2,787	5,877	7,417	15,581	26,543	9,386	9,319	2,071
1866	3,079	6,392	7,829	17,300	30,190	11,370	10,292	2,464
1867	2,765	6,176	8,578	17,519	27,843	13,147	9,164	2,385
1868	3,052	6,000	7,649	16,701	30,422	11,956	9,357	2,414
1869	2,693	5,685	7,001	15,379	29,849	11,867	8,464	3,435
1870	2,376	5,851	8,331	16,558	31,395	11,454	8,163	3,217
1871	3,473	6,196	7,474	17,143	31,816	12,379	7,994	2,786
1872	4,174	6,111	8,080	18,365	49,416	13,438	7,542	2,572
1873	3,541	5,165	8,098	16,804	51,473	10,814	6,685	2,648
1874	2,797	5,228	7,378	15,403	44,994	10,052	6,421	2,136
1875	2,735	3,918	6,425	13,076	24,206	9,254	4,494	1,392
1876	2,319	3,852	6,805	12,976	21,955	7,554	3,898	863
1877	4,530	4,361	6,893	15,784	20,308	7,547	1,902	1,700
1878	4,921	5,321	8,182	18,424	20,782	7,987	1,516	1,091
1879	5,777	4,620	7,128	17,525	20,152	7,801	1,808	751
1880	6,733	5,478	8,938	21,149	23,590	9,325	2,241	817
1881	.....	5,515	9,389	14,904	17,187	7,096	2,075	717
1882	.....	6,194	10,033	16,227	18,126	7,663	2,200	745
1883	.....	6,391	8,976	15,367	15,824	7,536	1,809	797
1884	.....	5,572	8,120	18,269	15,907	6,228	1,265	748

## OTHER CLEARANCES.

YEAR.	Chemung.	Crooked Lake.	Chemung.	Genesee Valley.	Black River.	Higgins.	Baldwinsville.	Total.	Total for all clearances.
1833.....	253	183	.....	.....	.....	.....	.....	33,010	48,740
1834.....	1,247	896	.....	.....	.....	.....	.....	47,501	63,726
1835.....	1,802	1,075	.....	.....	.....	.....	.....	50,733	69,078
1836.....	1,951	1,179	.....	.....	.....	.....	.....	50,219	67,255
1837.....	1,704	998	.....	517	.....	.....	.....	48,733	62,273
1838.....	1,629	958	.....	.....	.....	.....	.....	48,736	64,796
1839.....	1,624	930	.....	.....	.....	.....	.....	52,358	68,296
1840.....	1,553	814	.....	.....	.....	.....	.....	53,405	69,133
1841.....	2,595	890	.....	.....	.....	.....	.....	59,200	75,990
1842.....	3,861	731	.....	.....	.....	.....	.....	51,079	67,515
1843.....	2,469	964	.....	.....	.....	.....	.....	53,307	69,720
1844.....	3,050	976	.....	.....	.....	.....	.....	57,016	76,409
1845.....	3,686	1,495	.....	.....	.....	.....	.....	61,578	81,529
1846.....	3,699	1,278	.....	.....	.....	.....	.....	68,488	89,936
1847.....	4,440	1,300	.....	.....	.....	.....	.....	78,651	104,478
1848.....	4,569	1,184	.....	.....	.....	.....	.....	75,885	97,325
1849.....	3,843	1,025	.....	.....	.....	.....	.....	85,649	104,478
1850.....	3,830	1,042	.....	.....	.....	.....	.....	83,507	89,124
1851.....	3,828	916	.....	.....	.....	.....	.....	66,369	92,926
1852.....	3,999	827	.....	.....	.....	.....	.....	66,259	93,842
1853.....	5,019	916	.....	.....	.....	.....	.....	72,572	100,148
1854.....	6,630	705	.....	.....	.....	.....	.....	80,489	104,902
1855.....	4,267	760	.....	.....	.....	.....	.....	77,801	97,850
1856.....	5,982	752	.....	.....	.....	.....	.....	76,900	98,214
1857.....	5,509	261	.....	.....	.....	.....	.....	63,556	79,425
1858.....	5,105	334	.....	.....	.....	.....	.....	64,426	80,985

1859.....	355	2,057	2,223	989	1,072	.....	63,400	78,354
1860.....	277	1,896	2,163	904	072	.....	68,879	89,186
1861.....	219	1,968	1,711	917	472	.....	65,871	84,634
1862.....	388	1,719	2,146	1,019	.....	.....	71,127	91,872
1863.....	318	1,888	1,952	1,157	.....	.....	70,382	90,065
1864.....	154	2,035	1,315	924	.....	.....	60,042	76,981
1865.....	282	1,739	1,001	931	.....	.....	54,808	70,449
1866.....	364	2,288	1,437	1,153	.....	.....	64,434	81,794
1867.....	217	2,437	1,178	1,065	.....	.....	60,897	78,416
1868.....	224	2,632	1,619	1,131	.....	.....	63,198	79,897
1869.....	209	2,158	1,285	1,235	.....	.....	61,279	76,658
1870.....	236	2,360	1,437	1,353	.....	.....	64,733	78,291
1871.....	210	898	1,304	1,181	.....	.....	60,735	77,878
1872.....	117	654	1,444	1,267	.....	.....	60,441	78,806
1873.....	201	778	1,576	1,017	.....	.....	60,568	77,372
1874.....	130	680	1,265	835	.....	.....	52,995	68,398
1875.....	.....	244	866	754	.....	.....	42,250	55,328
1876.....	.....	177	721	824	.....	.....	37,267	50,248
1877.....	.....	.....	581	734	.....	.....	32,888	48,672
1878.....	.....	.....	366	776	.....	.....	32,605	51,029
1879.....	.....	.....	.....	873	.....	.....	31,380	48,905
1880.....	.....	.....	.....	1,039	.....	.....	37,012	58,161
1881.....	.....	.....	.....	1,098	.....	.....	28,172	43,076
1882.....	.....	.....	.....	1,224	.....	.....	29,957	46,184
1883.....	.....	.....	.....	1,406	.....	.....	.....	42,739
1884.....	.....	.....	.....	1,269	.....	.....	.....	39,109

The following table gives the number of boats registered each year since 1844, the total tonnage each year, and the average tonnage of each boat registered.

YEAR.	Boats.	Tons.	Average of boats.
1844.....	378	24,360	64 tons.
1845.....	297	19,781	67 do
1846.....	477	34,630	73 do
1847.....	466	110,745	76 do
1848.....	457	33,815	74 do
1849.....	215	16,370	76 do
1850.....	152	12,260	80 do
1851.....	213	18,450	87 do
1852.....	271	23,945	88 do
1853.....	590	57,280	97 do
1854.....	760	80,365	105 do
1855.....	471	48,220	102 do
1856.....	364	38,990	107 do
1857.....	329	37,510	114 do
1858.....	255	27,830	109 do
1859.....	206	20,150	98 do
1860.....	403	48,355	120 do
1861.....	619	95,230	154 do
1862.....	850	142,470	168 do
1863.....	771	119,170	177 do
1864.....	399	56,235	141 do
1865.....	200	28,795	144 do
1866.....	485	74,630	154 do
1867.....	520	80,360	155 do
1868.....	387	64,470	167 do
1869.....	298	46,650	157 do
1870.....	269	42,365	157 do
1871.....	194	29,225	151 do
1872.....	326	57,925	178 do
1873.....	433	79,740	184 do
1874.....	249	45,960	183 do
1875.....	102	17,435	171 do
1876.....	75	10,825	144 do
1877.....	69	9,185	133 do
1878.....	300	48,365	161 do
1879.....	382	64,645	169 do
1880.....	439	93,285	212 do
1881.....	368	69,065	188 do
1882.....	93	13,275	143 do
1883.....	76	11,361	149 do
1884.....	60	9,999	166 do

*STATEMENT showing the aggregate value of the real and personal property in the several counties of this State for the year 1884.*

Albany .....	\$94,743,011
Allegany .....	16,445,982
Broome .....	28,810,411
Cattaraugus .....	23,144,044
Cayuga .....	32,073,246
Chautauqua .....	27,382,879
Chemung .....	19,616,370
Chenango .....	18,417,534
Clinton .....	8,626,336
Columbia .....	25,861,143
Cortland .....	9,269,785
Delaware .....	12,733,092
Dutchess .....	44,429,625
Erie .....	137,487,565
Essex .....	11,649,120
Franklin .....	8,563,204
Fulton .....	10,736,299
Genesee .....	19,161,933
Greene .....	15,823,598
Hamilton .....	1,192,312
Herkimer .....	16,874,751
Jefferson .....	30,337,118
Kings .....	322,721,016
Lewis .....	6,797,756
Livingston .....	26,050,313
Madison .....	20,028,912
Monroe .....	75,271,544
Montgomery .....	25,654,093
New York .....	1,301,266,130
Niagara .....	29,445,988
Oneida .....	48,835,342
Onondaga .....	73,829,809
Ontario .....	85,350,272
Orange .....	36,965,237
Orleans .....	17,805,172
Oswego .....	25,508,817
Otsego .....	12,263,299
Putnam .....	8,224,910
Queens .....	29,602,384
Rensselaer .....	28,545,347
Richmond .....	9,464,016
Rockland .....	10,949,086
Saratoga .....	21,396,678
Schenectady .....	15,185,422
Schoharie .....	14,727,164
Schuyler .....	6,372,842
Seneca .....	16,911,923
St. Lawrence .....	26,235,110
Steuben .....	25,293,013



Suffolk.....	\$15,222,923
Sullivan .....	6,019,585
Tioga.....	13,582,846
Tompkins.....	11,254,207
Ulster.....	25,172,199
Warren.....	8,350,619
Washington.....	18,054,468
Wayne.....	28,399,935
Westchester.....	61,518,983
Wyoming.....	14,094,388
Yates.....	9,479,642
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Total.....	\$3,095,110,747
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*The total tonnage of all the property on the canals ascending and descending, and the value for the forty-seven years preceding, is as follows :*

YEAR.	Tons.	Value.
1837.....	1,171,296	\$55,809,288
1838.....	1,333,011	65,746,559
1839.....	1,435,713	73,399,764
1840.....	1,416,046	66,303,892
1841.....	1,521,661	92,202,929
1842.....	1,236,031	60,016,608
1843.....	1,513,439	76,276,909
1844.....	1,816,586	90,921,152
1845.....	1,977,565	100,629,859
1846.....	2,268,662	115,612,109
1847.....	2,869,810	151,563,428
1848.....	2,796,230	140,066,157
1849.....	2,894,732	144,732,285
1850.....	3,076,617	156,397,929
1851.....	2,582,733	159,981,801
1852.....	3,863,441	196,603,517
1853.....	4,247,853	207,179,570
1854.....	4,165,862	210,284,312
1855.....	4,022,617	204,390,147
1856.....	4,116,082	218,327,062
1857.....	3,344,061	136,997,018
1858.....	3,665,192	138,568,844
1859.....	3,781,684	132,160,758
1860.....	4,650,214	170,849,198
1861.....	4,507,635	130,115,893
1862.....	5,598,785	203,234,331
1863.....	5,557,692	240,046,461
1864.....	4,852,941	274,400,639
1865.....	4,729,654	256,237,104
1866.....	5,775,220	270,963,676
1867.....	5,688,325	278,956,712
1868.....	6,442,225	305,301,929
1869.....	5,859,080	249,281,284
1870.....	6,173,769	231,836,176
1871.....	6,467,888	238,767,691
1872.....	6,673,370	220,913,321
1873.....	6,364,782	191,715,500
1874.....	5,804,588	196,674,322
1875.....	4,859,958	145,008,575
1876.....	4,172,129	113,090,379
1877.....	4,955,963	128,923,890
1878.....	5,171,320	182,254,528
1879.....	5,362,372	285,280,726
1880.....	6,457,656	247,844,790
1881.....	5,179,192	162,153,565
1882.....	5,467,423	147,918,907
1883.....	5,664,056	147,861,223
1884.....	5,009,488	162,097,069



# STATE OF NEW YORK.

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No. 61.

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## IN ASSEMBLY,

FEBRUARY 11, 1885.

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### REPLY OF COMPTROLLER,

IN RESPONSE TO RESOLUTION RELATIVE TO MONEY  
PAID FOR LEGISLATIVE AND DEPARTMENT PRINT-  
ING.

STATE OF NEW YORK:

COMPTROLLER'S OFFICE,  
ALBANY, February 11, 1885. }

*To the Assembly :*

In compliance with the resolution of the Assembly, adopted on the 26 ult., in the words following, to-wit :

*Resolved*, That the Comptroller be, and he is hereby requested to report to this House within fifteen days, the amount paid for legislative and department printing during the year 1884, stating separately the amounts paid for work done under the contracts for such work ; and also the amount paid for work not included in such contracts, and the special work for which the same was paid, and,

*Resolved*, That the heads of the various State departments report to this House within fifteen days, what reports or printing, if any, ordered by the Legislature of 1884, have not yet been executed and delivered to them by the State printers."

I submit the following report :

#### *Legislative Printing.*

The contract for legislative printing in force during the year 1884, was made in December, 1883, with Weed, Parsons & Co., to continue for two years from January 1, 1884. The sum agreed to be paid was \$94,000, for two years, and provision was made that fifteen per cent should be retained until completion of contract.

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Amount paid during the year 1884, on existing contract.....	\$39,950 04	
Amount paid on contract for 1882 and 1883, being the 15 per cent retained in said contract.....	14,099 92	\$54,049 96
In addition payments have been made, which can properly be treated as legislative printing and are not covered by contract, as follows:		
Weed, Parsons & Co., printing proceedings of legislative committees (which include an award made to them by Board of Claims), for printing of Legislature of 1882 and 1883.....		11,164 19
Savings Bank Report for Bank Department.....	\$896 50	
Report of Superintendent of Bank Department, for Bank Department.....	429 50	
Report of Railroad Commissioners, pursuant to concurrent resolution of Legislature.....	12,226 11	
Van Benthuyssen Printing Co., for printing Railroad Commissioners Report for Railroad Commissioners.....	4,416 87	
The Argus Co., for printing and binding Report of Superintendent of Insurance Department, pursuant to concurrent resolution of Legislature.....	3,991 44	
Weed, Parsons & Co., for electro-typing Report of State Board of Charities, for said board.....	434 70	
Weed, Parsons & Co., for printing Report of State Board of Health.....	402 00	22,797 12
		<u>\$88,011 27</u>

#### *Department Printing.*

The amounts paid for department printing for 1884, were as follows:		
Governor :		
Paid the Argus Co.....	\$1,648 45	
Secretary of State :		
Paid Weed, Parsons & Co.....	1,189 94	
Comptroller :		
Paid Weed, Parsons & Co.....	712 71	
Paid Argus Co.....	236 22	
Attorney-General :		
Paid Weed, Parsons & Co., being award made by Board of Claims.....	964 58	

<b>State Engineer and Surveyor :</b>		
Paid Argus Co.....		\$75 75
<b>Department of Public Instruction :</b>		
Paid Argus Co.....	340	21
Paid Weed, Parsons & Co.....	848	93
Paid Weed, Parsons & Co., being award of Board of Claims.....	2,076	40
<b>Clerk, Court of Appeals:</b>		
Paid Albany Times (includes for court calendar)...	1,156	25
Paid Weed, Parsons & Co.....	270	25
<b>Bank Department :</b>		
Paid Weed, Parsons & Co.....	480	44
<b>Insurance Department :</b>		
Paid Weed, Parsons & Co.....	68	00
Paid Argus Co.....	1,612	57
<b>Adjutant-General :</b>		
Paid Argus Co.....	505	75
Paid Weed, Parsons & Co.....	1,305	26
<b>Inspector-General :</b>		
Paid Argus Co.....	60	40
Weed, Parsons & Co.....	59	05
<b>State Board of Health :</b>		
Paid Weed, Parsons & Co.....	697	44
Paid Van Benthuyssen Printing Co.....	1,413	25
<b>State Board of Charities :</b>		
Paid Joel Munsell.....	146	34
Paid Weed, Parsons & Co.....	474	90
Paid Argus Co.....	286	30
<b>Railroad Commissioners :</b>		
Paid Argus Co.....	686	30
Paid Weed, Parsons & Co.....	658	07
<b>Civil Service Commission :</b>		
Paid Weed, Parsons & Co.....	376	12
<b>Bureau of Labor Statistics :</b>		
Paid Weed, Parsons & Co.....	789	10
<b>Board of Claims :</b>		
Paid Argus Co.....	1,102	01
		<hr/>
		\$20,240 99

The amounts paid to Weed, Parsons & Co., on account of department printing are in accordance with the contract made with said firm December 23, 1882.

The amounts paid to other parties are believed to be within the range of prices named in contract. Many of the charges are for blank books and binding not covered by contract.

All the reports and printing ordered for this department have been executed and promptly delivered.

Respectfully submitted,

ALFRED C. CHAPIN.

**Comptroller.**



# STATE OF NEW YORK.

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No. 62.

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## IN ASSEMBLY,

FEBRUARY 11, 1885.

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### REPLY

OF COMPTROLLER, IN RESPONSE TO RESOLUTION RELATIVE TO EXPENDITURES OF INVESTIGATION COMMITTEES.

STATE OF NEW YORK:

COMPTROLLER'S OFFICE,  
ALBANY, February 11, 1885. }

*To the Assembly :*

acknowledge the receipt of a resolution adopted by your honorable body on January 27th of which the following is a copy.

*“Resolved,* That the Comptroller be requested to transmit to this house within ten days the particulars of the expenditure of the several investigation committees of the Assembly of 1884 and 1883.

By order,

CHARLES A. CHICKERING,

*Clerk.”*

In reply to said resolution I transmit the following statement.

Very respectfully,

ALFRED C. CHAPIN,

*Comptroller.*

[Assem. Doc. No. 62.]

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# REPORT.

## COMMITTEES, 1884.

Special, Roosevelt — Chairman. In the investigation of the local government of the city of New York:

Board of committee .....	\$1,407 30
Rooms for investigation purposes.....	732 00
Cash expenses of members of committee.....	324 60
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	285 33
Counsel.....	5,000 00
Printing.....	*3,338 50
Stenographer and clerks .....	818 75
Stenographer and clerks.....	*1,315 00
	<hr/>
	\$13,621 48

Special, Heath — Chairman. In the investigation of the management of the Western House of Refuge:

Board of committee .....	\$234 75
Rooms for investigation purposes.....	90 00
Cash expenses of members of committee.....	34 76
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	173 38
Printing.....	1,314 00
Stenographer and clerks.....	633 48
	<hr/>
	\$2,480 37

Special, Curtis — Chairman. In the investigation relative to repairs of Armories and Arsenal:

Board of committee .....	\$1,081 83
Rooms for investigation purposes.....	133 00
Cash expenses of members of committee.....	285 11

\* Unpaid.

Paid for witnesses, committee, sergeant-at-arms and other expenses.....	1,936 93
Counsel.....	2,592 80
Printing.....	*3,075 00
Stenographer and clerks.....	1,738 30
Compensation of sergeant-at-arms.....	366 00
	<hr/>
	\$11,208 98

Special, Howe — Chairman. In the investigation of alleged abuses at Utica Insane Asylum:

Board of committee.....	\$299 25
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	393 03
Counsel.....	1,390 67
Printing.....	*2,178 50
Stenographer and clerks.....	1,064 40
	<hr/>
	\$5,325 85
	<hr/>
Total.....	\$32,636 68
	<hr/>

COMMITTEES, 1883.

Privileges and elections, Rice — Chairman. In case of contested seats:

Board of committee.....	\$1,418 17
Rooms for investigation purposes.....	540 00
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	917 71
Printing.....	2,432 55
Stenographer and clerks.....	1,038 20
	<hr/>
	\$6,346 63

State Prisons, Keyes — Chairman. In the Investigation of State Prisons:

Board of committee.....	725 00
Rooms for investigation purposes.....	280 00
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	684 37
Printing.....	2,181 20
Stenographer and clerk.....	908 20
	<hr/>
	\$4,778 77

Railroads, Benedict — Chairman. In the Investigation relative to the "Battery Park Encroachments:

Board of committee.....	\$324 70
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\*Unpaid.

Paid for witnesses, committee, sergeant-at-arms and other expenses.....	379 42
Printing .....	394 20
Stenographer and clerk.....	138 60
	<hr/>
	\$1,236 92

Railroad, Benedict — Chairman. In the investigation as to the alleged attempt to influence action on Assembly bill:

Paid for witnesses, committee, sergeant-at-arms and other expenses.....	\$261 66
Printing .....	162 00
Stenographer and clerk.....	58 20
	<hr/>
	\$481 86

State Charitable Institutions, Bartlett — Chairman. In the investigation of the Insane Asylums of the State:

Board of committee .....	\$300 00
Rooms for investigation purposes.....	100 00
Paid for witnesses, committee, sergeant-at-arms and other expenses.....	696 02
Printing .....	1,792 94
Stenographer and clerk.....	652 65
	<hr/>
	\$3,541 61

Cities, Murphy — Chairman. In the hearing of arguments on Assembly bill affecting chartered rights of citizens of New York city:

Board of committee .....	\$76 00
Stenographer and clerk. ....	84 80
	<hr/>
	\$160 80
	<hr/>
Total.....	<hr/>
	\$16,546 59
	<hr/>



# STATE OF NEW YORK.

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No. 63.

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## IN ASSEMBLY,

FEBRUARY 12, 1885.

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### LIST OF GENERAL ORDERS.

G. O.

106. Introductory No. 258.

An act to require public notice to be given in cases of contracts expending more than \$500, the letting of such contracts to the lowest bidder and providing for contracts for less than \$500.

107. Introductory No. 319.

An act to provide for the building of a bridge over the New York, Lackawanna and Western railroad, in the city of Binghamton, Broome county.

108. Introductory No. 312.

An act providing for the better laying out and improving that portion of the city of New York lying between Centre street at its junction with Chatham street near to the entrance to the Brooklyn bridge on the south and Great Jones street on the north. (Printed and recommitted to Committee on Cities.)

109. Introductory No. 284.

An act to amend chapter 912 of the Laws of 1869, entitled "An act to incorporate the city of Cohoes and other acts amendatory of the same."

110. Introductory No. 9.

An act for the better protection of the public parks under the control of the department of parks in the city of Brooklyn, and to create a police force therefor. (Printed and recommitted to Committee on Cities.)

111. Introductory No. 26.

An act to provide for the establishment of municipal lodgishouses in the city of New York.

112. Introductory No. 118.

An act to amend chapter 410 of the Laws of 1882, entitled "An [Assem. Doc. No. 63.] 1

G. O.

act to consolidate into one act and to declare the special and local laws affecting public interests in the city of New York.

113. Introductory No. 25. (Senate.)

An act for the relief of Lawrence Collins.

114. Introductory No. 17. (Senate.)

An act to confirm an assessment for the expense of constructing the eighth ward trunk sewer in the city of Utica.

115. Introductory No. 325.

An act extending the powers of boards of trustees of incorporated villages. (Printed and recommitted to Committee on Villages.)

116. Introductory No. 298.

An act to amend an act entitled "An act to amend an act incorporating the village of Plattsburgh, and the several acts amendatory thereof and to extend the powers of the corporation of said village."

117. Introductory No. 19. (Senate.)

An act to authorize county treasurers to procure and use official seals.

118. Introductory No. 24. (Senate.)

An act for the relief of the town of Corinth in the county of Saratoga.

119. Introductory No. 30. (Senate.)

An act to amend chapter 349 of the Laws of 1883, entitled "An act in relation to the Capitol building and other public buildings belonging to the State, located in the city of Albany, and providing for a superintendent thereof."

120. Introductory No. 353.

An act to amend section 2595 of the Code of Civil Procedure.

121. Introductory No. 362.

An act to equalize assessments in the towns and wards in the several counties of this State, and to provide for the election of additional supervisors. (Recommitted to Committee on Internal Affairs).

122. Introductory No. 265.

An act to amend chapter 340 of the Laws of 1883, entitled "An act to regulate the sale of intoxicating liquors in cities having a population of over 300,000 inhabitants." (Recommitted to Committee on Internal Affairs.)

123. Introductory No. 351.

An act to amend chapter 482 of the Laws of 1875, entitled "An act to confer on boards of supervisors further powers of local legislation and administration, and to regulate the compensation of supervisors."

G. O.

**124. Introductory No. 279.**

An act to authorize the commissioners of the alms-house of the city and town of Newburgh to procure a house and lot for a home for pauper children.

**125. Introductory No. 111.**

An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game."

**126. Introductory No. 99.**

An act to amend chapter 534 of the Laws of 1879, entitled "An act for the preservation of moose, wild deer, birds, fish and other game," and the acts amendatory thereof and supplementary thereto.

**127. Introductory No. 335.**

An act for the protection and preservation of the Adirondack forests. (Recommitted to Committee on Public Lands.)

**128. Introductory No. 331.**

An act to compel the board of police justices in the city of New York to keep open the police courts on election days in said city.

**129. Introductory No. 133.**

An act to amend chapter 178 of the Laws of 1880, entitled "An act supplemental to the Code of Civil Procedure."





STATE OF NEW YORK.

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No. 64.

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IN ASSEMBLY,

FEBRUARY 13, 1885.

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REPLY

OF RAILROAD COMMISSIONERS RELATIVE TO PRINTING.

STATE OF NEW YORK:

BOARD OF RAILROAD COMMISSIONERS, }  
ALBANY, *February 12, 1885.* }

The Honorable GEORGE Z. ERWIN, *Speaker of the Assembly* :

SIR — In pursuance of the resolution of the Assembly directing heads of departments to report to the Assembly, what reports or printing, if any, ordered by the Legislature of 1884, have not yet been executed and delivered to them by the State printer, the Board of Railroad Commissioners report that no reports or printing ordered to be delivered to it remain unexecuted or undelivered, and all such as was so ordered was delivered at a date not later than the 15th of May, 1884.

By the Board,

WILLIAM C. HUDSON,

*Secretary.*

[Assem. Doc. No. 64.]

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# STATE OF NEW YORK.

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No. 65.

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## IN ASSEMBLY,

FEBRUARY 13, 1885.

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### COMMUNICATION

FROM THE RAILROAD COMMISSIONERS, TRANSMITTING  
COMMUNICATION FROM ATTORNEY-GENERAL.

STATE OF NEW YORK :

BOARD OF RAILROAD COMMISSIONERS, }  
ALBANY, February 13, 1885. }

*To the Speaker of the Assembly :*

The Board of Railroad Commissioners herewith transmit a certified copy of a communication from the Attorney-General, which has relation to an act, entitled "An act to amend chapter 353, Laws of 1882, entitled 'An act to create a Board of Railroad Commissioners, and to define and regulate their powers and duties,' " drafted and recommended by this Board to the Legislature, and now before your honorable body, the consideration of which is respectfully requested.

By the Board,

WILLIAM C. HUDSON,

*Secretary.*

STATE OF NEW YORK :

OFFICE OF THE ATTORNEY-GENERAL, }  
ALBANY, February 11, 1885. }

To WILLIAM C. HUDSON, Esq.,

*Secretary of the Board of Railroad Commissioners:*

DEAR SIR : Referring to certain papers pertaining to complaints sent to this office from your Board, it appears no power is given to the Board to enforce its reasonable recommendations, and in such cases in pursuance of the provisions of sections 5 and 6 of chapter 353 of the Laws of 1882, which act created the Board of Railroad

[Assem. Doc. No. 65.]

Commissioners, and defined and regulated their duties, these have been transmitted to the Attorney-General for his consideration and action in order that he may take such proceedings thereon as may be necessary for the protection of public interests.

In undertaking to compel compliance with recommendations of the Commission, I am embarrassed by the uncertainty which manifestly exists with reference to the legal force and effect to be given to the decisions and recommendations of the Commissioners under the provisions of sections 5 and 6 of the act above referred to.

There are many expressions in these sections which would indicate that the law-making power intended that your decisions, when duly made and entered in the manner prescribed in the act, should be entitled to the same respect and have the same binding force as legislative enactments or decrees of a competent tribunal.

If the language employed is susceptible of such a construction, there would be no difficulty in compelling obedience on the part of railroad companies to the recommendations of the board, for in such a case compliance therewith would be a legal duty enforceable in the same manner and by the same remedies as any other statutory duty. But it does not require a critical examination of these sections to reach the conclusion that such a construction is open to serious questions in absence of any adjudication upon the subject.

It seems to me that so important a statute affecting great public interests and designed to be remedial in its purpose ought to be so amended that no doubt could exist as to its intent and true interpretation. This could be accomplished by adding to these sections a provision to the effect that it should be the duty of railroad companies to comply with the decisions and recommendations of the commissioners and that obedience thereto might be enforced by mandamus or other appropriate legal proceedings.

The present statute also fails to declare what effect shall be given to the decisions of the board as evidence.

Power is conferred upon the commissioners to cause witnesses to be subpoenaed and examined and proofs taken, and their proceedings partake of all the qualities of a judicial inquiry, and yet their decisions are not admissible in any other tribunal as evidence of the truth of the facts found by them. As the railroad company is always given an opportunity to be heard and to be represented by counsel and to cross-examine the witnesses of the complainant and introduce testimony in its own behalf, no injustice would be done if the law should be so amended as to declare that in any proceeding instituted by the Attorney-General to enforce the decisions of the railroad commissioners their findings should be *prima facie* evidence of the facts found by them. Much delay and expense in the practical enforcement of the law would in this way be avoided.

I observe that by section 9 of the act of 1882, it is made the duty of the railroad commissioners to make such suggestions as to the amendment of the railroad laws of the State as may seem to them appropriate and to recommend and draft for the Legislature such bills as will in their judgment protect the people's interests in and upon the railways of this State.

I am, therefore, constrained to believe that if your board should re-

commend to the Legislature now in session an amendment to the act of 1882, in the respects above suggested, accompanying the recommendation with the draft of an appropriate bill for that purpose, the measure would receive at the hands of the Legislature such consideration as its merits and importance demand.

Signed,                      Very truly, yours,  
D. O'BRIEN,  
*Attorney-General.*

A true copy.

[SEAL.]

WILLIAM C. HUDSON,  
*Secretary Board of Railroad Commissioners.*



STATE OF NEW YORK.

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No. 66.

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IN ASSEMBLY,

FEBRUARY 18, 1885.

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COMMUNICATION

FROM THE RAILROAD COMMISSIONERS, TRANSMITTING  
AN ACT TO AMEND CHAP. 378, LAWS OF 1883.

STATE OF NEW YORK :

BOARD OF RAILROAD COMMISSIONERS, }  
ALBANY, *February 13, 1885.* }

*To the Speaker of the Assembly :*

SIR — The Board of Railroad Commissioners herewith transmits to the honorable the Assembly, an act entitled “An act to amend chapter 378, Laws of 1883, entitled ‘An act in relation to receivers of corporations,’” drafted by it, which it recommends to the Legislature.

By the Board,

WILLIAM C. HUDSON,

*Secretary of the Board of Railroad Commissioners.*

[Assem. Doc. No. 66.]



## [AN ACT

To amend chapter 378, Laws of 1883, entitled "An act in relation to receivers of corporations."

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section two, chapter three hundred and seventy-eight, Laws of 1883, is hereby amended so as to read as follows:

§ 2. Every receiver shall be allowed to receive as compensation for his services as such receiver five per cent for the first one hundred thousand dollars actually received and paid out, and two and one-half per cent on all sums received and paid out in excess of the said one hundred thousand dollars, *provided that no receiver of a railroad corporation shall receive as compensation for his services for one year or less a greater sum than twenty thousand dollars, nor for subsequent years more than at the rate of twenty thousand dollars per year.*

Recommended to the Legislature by the Board of Railroad Commissioners by the following vote:

Ayes — Com's. Rogers and Kernan.

Nay — Com. O'Donnell.

TWENTY-SIXTH  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT  
OF THE  
INSURANCE DEPARTMENT  
OF THE  
*STATE OF NEW YORK.*



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PART I.—FIRE AND MARINE INSURANCE.

PART II.—LIFE, CASUALTY AND ASSESSMENT INSURANCE.

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ALBANY:  
WEED, PARSONS & COMPANY, PRINTERS.  
1885.



STATE OF NEW YORK.

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NO. 67.

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IN ASSEMBLY,

February 19, 1885.

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TWENTY-SIXTH ANNUAL REPORT  
OF THE  
SUPERINTENDENT OF THE INSURANCE DEPARTMENT.

STATE OF NEW YORK,  
ALBANY, *February 19, 1885.* }

The Honorable GEORGE Z. ERWIN,  
*Speaker of the Assembly:*

SIR — I have the honor herewith to transmit to the Legislature the Annual Report of the Superintendent of the Insurance Department, for the calendar year ending December 31, 1884.

Very respectfully,

Your obedient servant,

JOHN A. McCALL, JR.,  
*Superintendent.*



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[SEE INDEX AT END OF VOLUME.]

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### FIRE AND MARINE INSURANCE COMPANIES.

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# SUPERINTENDENT'S REPORT.

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## PART I.

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### FIRE AND MARINE INSURANCE.

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STATE OF NEW YORK:

INSURANCE DEPARTMENT,

ALBANY, *February 19, 1885.*

*To the Honorable the Legislature of the State of New York:*

The Superintendent is enabled, by the prompt and accurate returns of the several companies, to report to your honorable body the year's transactions of the Insurance Companies authorized to operate in this State, within twenty days from the time fixed for filing the annual statement. Thus, ample opportunity is afforded you before your adjournment to give to the statistics presented herewith, more than a cursory consideration, and to prevent the adoption, if not the introduction, of crude and unsatisfactory legislation.

#### LEGISLATION.

Unjust and careless insurance laws affect not only the companies, but also the business community of our great State, when the relations of each to the other are understood. It is difficult, then, to account for the efforts that are made in each recurring year to obtain your ratification of measures calculated to impair the value and, possibly, prevent the issuance of insurance contracts upon which are based the foundation and credit of our merchant commerce. There has been lately introduced a bill of this character, and, without designing to reflect in any way upon the



honorable gentleman who assumes the responsibility of its introduction, it is desirable in the interest of the policy-holders and the citizens of the State generally, that your members should understand that if it should become an enactment it offers a premium on incendiarism. The bill referred to is entitled, "*An act in relation to policies of Fire Insurance Companies transacting business in the State of New York and the payment of premiums on the same.*" A similar measure has been introduced and defeated several times. It is specious in its provisions and is apt, by the tenor of the language employed, to appeal to the prevailing sentiment that corporations have no rights worthy of respect.

It is evidently intended by this act that the face of the policy shall be regarded as the amount of the damage, without reference to the actual loss sustained. It is argued that the companies are possessed of all the facilities to ascertain in advance the character and value of the risks they are asked to assume, and hence, should be bound to pay the amount upon which they accept the premium. This ingenious argument is somewhat calculated to impress one with an idea of its fairness. Let the bill be studied in the light of equity and fair dealing, and it will be seen to be an authorization for the scheming individual to grow careless, or worse, in the care of his property, realizing, as he will not be slow to realize, that the State has created a value for him from nothing, and made the destruction of his property, instead of its care, his paramount interest. If the State intends that the companies shall be obliged to pay for losses that have not been sustained, and that the policy contract shall be made one of profit and not of indemnity, it will open an avenue for crime that will be soon filled with malefactors when they understand that there is a premium, and not a penalty attached to their offense. The

record of incendiary fires, and of those designated as being of unknown cause, is sufficiently appalling to make it desirable that the Legislature of the State shall not add to the number of such fires by passing this bill.

When this question of valued policy legislation was presented several years ago, that highly representative body of the great commercial interests of the State, the Chamber of Commerce, New York city, protested against the bill then introduced, which was similar in its provisions to the one now before you, in language so forcible and potent that it is quoted here with the warmest approval of the views expressed therein.

"These bills contain such provisions respecting the adjustment of losses by fire insurance companies as will, if they become legal enactments, tend to increase the crime of arson, to encourage the perpetration of frauds, to enhance greatly and improperly the amounts of losses to be paid by insurance companies, and lead not only to a degradation of public morals, but also to an increase of the burdens of honest citizens by involving their property more frequently in destruction by fires caused by incendiaries, and by making it necessary to pay such greatly increased rates of premium for insurance, as will be required, under such circumstances, to pay the increased losses."

This vigorous protest from so eminent a source was of great avail in defeating the bill. The statements then made have greater application to the present proposed law, because it is far more unjust than the other.

If it should be determined to press this latest obnoxious measure to an enactment, it is safe to prophesy that the companies will be compelled to follow in this State the course recently pursued in another State adopting a similar enactment, and decline to issue policies herein until the act is repealed.

In addressing you last year on the subject of legislation, attention was called to the provisions of chapter 361 of the Laws of 1883, amending "An act to authorize corpo-

rations to hold and convey real estate for business purposes, in other States, with the consent thereof." It was not believed at that time that any serious effort would be made to contend that the act referred to conveyed any right whatever to insurance companies of this State to invest their capital and surplus funds, except as prescribed by the general insurance acts; but in two instances, hereinafter referred to, it has been found on examination that stockholders have suffered serious losses by investments made in accordance with this act, and which investments were not authorized by any other law. It will be noticed that savings banks are specially exempted from the operations of the act of 1883, and there is no reason whatever that insurance companies should not occupy the same *status* if there is the slightest foundation for the claim that they have obtained additional privileges thereby. The funds held by them should be as wisely and carefully invested as those belonging to savings banks, and there is nothing that entitles the officers of the companies, in contrast with the restrictions placed on the banks, to indulge in loans and purchases worthy of the wildest speculator. It is earnestly recommended that this law should be amended without delay, in order that no possible color of legality can be given to investments and loans made pursuant to its provisions. As a rule, the legislation recommended last year was adopted, and has proved to be of service in the administration of the affairs of the Department. It is believed, however, that the neglect to appoint a commission to revise the insurance laws was a mistake. The reasons advanced in the last report, showing the necessity for such revision, still exist, and, in fact, with each year the difficulty in determining the character and application of the various laws, grows worse. The general acts should and can be made quite plain, and the interests involved demand that the situation should be relieved from

doubt. The expense of the work need not be great, and can be paid for, out of the surplus held by the State Treasurer on Department account, without calling for an extra appropriation. The conflict and differences in the various acts regulating the investments and management of the companies, extend to the laws governing the administration of the Department, and appeals have frequently been made for the exercise of a discretionary power, which power, although at times useful and desirable, gives a latitude that is far from comforting or affording satisfaction to the Superintendent.

#### UNAUTHORIZED INSURANCES.

The passage of chapter 346 of the Laws of 1884 has been the subject of much discussion and criticism. Numberless reasons, mostly of a ridiculous nature, have been stated as the origin of the legislation referred to, and until this time there has not been published anywhere a true statement of the cause that induced the Superintendent to seek the passage of the act. During 1884, in an interview held with the District Attorney of New York county, it appeared that all violations of chapter 555 of the Laws of 1875, in that county, complained about by the Department, would have to be prosecuted at the personal risk or expense of the Superintendent, or otherwise he would be compelled to place all suits in charge of some person outside of the Department, residing in New York city, who would be willing to enter the complaints and take charge of their prosecution at his own individual risk. It is needless to add that the alternative was not a plan that commended itself, for reasons that must be quite apparent. The District Attorney declined to prosecute the cases, stating that they were not within his jurisdiction, as the law did not make them an indictable offense. Pending the difficulty, a bill was in preparation which carried out the views expressed in the

last Department Report that the Superintendent should be made the attorney to accept service in behalf of foreign corporations, and it occurred that here might be an opportunity to make the procuring of policies in companies not licensed, a misdemeanor; and the fourth section of chapter 346 is the result of the study of that situation. It was not intended, in any way, to curtail the lines of insurance in New York city needed by the merchants of that place, but not obtainable from the companies holding the license of this Department. It is claimed that the language of the act is broad enough to cover all cases, and therefore needs amendment in this particular, viz.: Where it is made apparent that citizens of this State are unable to obtain needed protection from licensed corporations, they should be allowed, on making an affidavit of the facts and filing the same in this Department, to procure policies from companies outside of the State not operating herein. For this privilege the policyholders or their representatives should be compelled to file semi-annually, with the Superintendent, a list of all such insurances, and pay to the State Treasurer a tax of at least three per cent on the gross premiums. In the enactment of this legislation for the protection of the business community, the fact that unscrupulous persons have been engaged for some time in issuing the policies of companies that have scarcely more than a mythical existence, must not be lost sight of, and no amendment should be permitted that would give to such people even the semblance of authority for carrying on their nefarious practices to the detriment and injury of the corporations that have complied with all the requirements of the statutes. On the most frivolous pretext these brokers intervene in procuring this outside insurance, principally for the reason that they receive a **greater commission than is obtainable from companies that**

intend to pay their losses. The insured are very often content with a document that looks like an insurance policy, and if a cut in the standard rate is offered as an inducement to take "outside policies," they shut their eyes to the illegality of the proceeding, and open them only when a loss presents the difficulty of recovering under their contracts.

It is regrettable also that a number of the New England Mutuals, has been, of late, transacting business in this State without any attempt to comply with our laws. In most cases they write their risks at less than the tariff, on the pretense that a particular and special survey has enabled them to make a rate; but as a rule it will be found that their standard never requires a higher premium than is demanded by the agents, residents of the locality, who are thoroughly acquainted with the risk and its surroundings. If the companies authorized to transact business in this State would refuse to write on any risk where these unauthorized insurances have been obtained, there would be fewer attempts than at present to violate the law.

A bill has been drafted by the Superintendent and introduced in the Assembly to provide for the insurance needed, and not obtainable from the companies located in this State. It is believed that this act, to which much care and thought have been given, will provide for existing wants, and yet protect the licensed corporations from the injury inflicted by competition with unlawful organizations that from financial weakness, or worse, dare not submit to Department investigation and requirements, but evade taxation and examination by their guerrilla methods. The following is a copy of the bill referred to, viz.:

AN ACT to amend chapter three hundred and forty-six of the Laws of eighteen hundred and eighty-four, entitled "An Act relating to service of process upon insurance companies and associations of other States of the United States and of foreign countries."

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

SECTION 1. Section four of chapter three hundred and forty-six of the laws of eighteen hundred and eighty-four, entitled "An Act relating to service of process upon insurance companies and associations of other States of the United States and of foreign countries," is hereby amended so as to read as follows :

§ 4. Any person acting for himself or for others, who solicits or procures policies or certificates for or from any company or association that has not complied with this act; or who in any manner aids such transaction, shall be held guilty of a misdemeanor, provided however that the Superintendent of the Insurance Department shall be authorized to issue to citizens of this State, in consideration of the yearly payment of two hundred dollars, a license which shall be subject to revocation at any time, permitting the person or firm named in said license, to act as agent or agents and procure policies of fire insurance for themselves or others; on property in this State in companies which have not complied with the laws of the State; but before any person or firm shall act as agent or agents under or by virtue of said license and procure policies in said companies, he or they shall execute an affidavit in duplicate, one of which shall be filed with the Insurance Department, and the other in the clerk's office of the county in which the property proposed to be insured is located, setting forth that the person, firm, or corporation desiring insurance is unable to procure the amount of insurance required to protect the said property owned or controlled by the said person, firm or corporation, from the insurance companies duly authorized to transact business in this State. The agent or agents who by virtue of said license shall place any such insurance or procure policies in any such unrepresented companies, shall keep a separate account thereof, open at all times to the inspection of the Superintendent, showing (1) the exact amount of such insurance placed for any person, firm or corporation, (2) the gross premiums charged thereon, (3) in what companies, (4) the date of the policy and (5) the term thereof. The agents provided for by this act shall not exceed one hundred in number, and each person

or firm receiving such license shall before transacting business, as herein authorized, execute and deliver to the Superintendent, a bond to the people of this State, in the penal sum of two thousand dollars, with such sureties as the Superintendent shall approve, with a condition that the said agent will faithfully comply with all the requirements of this act, and will pay to the said Superintendent in January and July of each year, the sum of three dollars upon the hundred dollars, and at that rate upon the amount of gross premiums charged to policyholders upon all policies procured by such agent during the preceding six months, pursuant to this act. It is further provided that all fire insurance policies issued to residents of this State, on property located herein, by companies that have not complied with the requirements of the general insurance laws of the State shall be null and void, and of no force or effect whatever except such as have been procured in the manner of this act provided.

§ 2. All acts and parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

#### DEPARTMENTAL INVESTIGATIONS.

During 1884, the following named Fire and Marine Insurance Companies have been examined by the Department, viz. :

Agricultural Insurance Company, Watertown, N. Y.  
 Buffalo Insurance Company, Buffalo, N. Y.  
 Buffalo German Insurance Company, Buffalo, N. Y.  
 Erie County Mutual Insurance Company, Buffalo, N. Y.  
 Fireman's Trust Insurance Company, Brooklyn, N. Y.  
 German American Insurance Company, New York city.  
 Irving Insurance Company, New York city.  
 Orient Mutual (Marine) Insurance Company, New York city.  
 Rochester German Insurance Company, Rochester, N. Y.  
 Union Fire Insurance Company, Buffalo, N. Y.  
 Germania Insurance Company, Newark, N. J.  
 La Confiance Insurance Company, United States Branch, New York City.  
 United Fire Reinsurance Company, United States Branch, New York City.

The results have been satisfactory in each case, except as



hereinafter stated. The first exception is to that of the Fireman's Trust, of Brooklyn, where it was found that after an honorable and creditable corporate existence of twenty-five years the officers illegally loaned its entire capital on the stock of the Metropolitan National Bank of New York, to the then president of the bank. The failure in business of the borrower, coupled with the embarrassment it brought to the bank, caused a great depreciation in the value of the stock of the latter, and so affected the "Fireman's Trust" that a reinsurance of its outstanding risks and retirement from business, speedily followed. If the loss to the stockholders of the company had been sustained in the legitimate transaction of its insurance business, the criticism now made would find no place in this report; but, aside from the lack of judgment displayed in making such a large loan on the security of a single stock, it appeared that the company had bound itself by the terms of the note given by the borrower, not to dispose of the collaterals within ten months from the date of the note, and no matter how great a depreciation occurred in the value of the stock, no additional security could be required from the borrower. The act which called for the retirement of the president of the company from his position has not been heretofore explained, and more in sorrow than with displeasure, are the particulars related. While the loan heretofore referred to was yet in full force and effect, and the company was specifically and positively prohibited from disposing of the securities deposited with the note, it was called upon to render a sworn statement of its condition to the tax commissioners of Kings county. In said statement, to avoid taxation, it is reported, no mention was made of this loan, and an equal amount of government bonds, which were not taxable, was reported instead. Shortly afterwards, the announcement of the closing of the Metropolitan Bank

was made, and the great depreciation, hereinbefore referred to, in its stock, followed. Yet, during that time, the officers gave up the United States bonds, sworn to by the president of the company to be absolutely its property, and received in exchange from one of its obliging directors the bank stock, at a valuation of about ninety per cent. above its market value at the time. There may not have been, and it is likely there was not, any criminal motive on the part of the officers engaged in these several transactions, but it will not be gainsaid that their usefulness, as trustees, ceased when they inaugurated the scheme of a "temporary exchange of securities."

The capital of the Germania, of Newark, N. J., was impaired in its report of 1883 in the sum of \$20,011.10, and its officers were notified that it could not be allowed to continue business in this State. In reply they asked for time to repair the capital and the request was granted. Subsequently an investigation was made, and as no progress was shown, the certificates of authority granted to the agents were revoked. Since the beginning of the year the company has reinsured its risks in the German American, of New York city, and retired from business.

The Irving Insurance Company of New York was investigated in July, 1884, shortly after an attempt on the part of its officers to reinsure the risks of the Standard Fire Office had been frustrated by Department action. It was shown by the examination that the company had been managed with marvelous incompetency. The reinsurance of its risks, which followed, was the most prudent, because enforced action its management had shown, in its brief and predaceous control of the organization.

Following the retirement of the Irving, the affairs of the United Fire Re-Insurance Co., which had reinsured the risks

of the former, were next inquired into. The requisition for \$60,000 made by the Superintendent when the investigation was completed, was honored with promptness by the head office, and the trustees in this country are now in possession of the money. There is no reason why this company, under its present American management, should not succeed. In any event the appointment of the present United States manager, and the ready payment made to trustees of the amount called for, by the Department, will secure the confidence and esteem of the insurance fraternity which it heretofore lacked in a great degree.

It is to be regretted that in an examination, made this year, of the Franklin and Emporium Insurance Company of New York city, after its statement for December 31, 1884, had been filed, there were revealed changes of securities, for statement purposes, extending over a period of several years. On the last day of the year it was the custom of this company to direct the sale or exchange of certain taxable securities, and replace them with government bonds that were seldom, if ever, bought, except in imagination. By an easy and quick process, with a transition through the books, startling and unique in its character, the "governments" were returned or "sold" before the ink was dry on the statement that recorded their temporary adoption. To all intents and purposes this Company was made to appear, in the Department Reports, as the owner of a class of securities free from taxation and suspicion; but for eleven months and twenty-nine days after the date of its statement it indulged, "for revenue only," in a little of everything, except "government contracts." Until this year the stockholders sustained no loss in these financial operations, but, with a profit shown on its insurance business, its surplus was reduced, in 1884, about \$50,000, mainly caused by the loss on its "invest-

ments." When the Franklin and the Emporium amalgamated, in 1879, the combined capital of both companies was \$400,000. Their separate capitals of \$200,000 were impaired quite seriously, and it was then wisely determined to reduce the aggregate capital from \$400,000 to \$200,000, which left a surplus of \$127,000, the difference of \$73,000 representing the loss on capital up to the date mentioned. On December 31, 1884, the surplus was reported at \$61,831, or a loss from 1879 of \$65,000, and, as compared with 1883, a loss of over \$50,000, yet a dividend of five per cent was declared and paid on this showing. It mattered not, evidently, that the law provided that dividends should only be paid from profits. The company had a surplus, and the fact that this surplus was the result of a fifty per cent reduction of capital stock and was not accumulated gain from the business, did not prove a barrier to the managers who believed, from experience, that a good "temporary statement" and a "dividend" might be made to cover a multitude of defects. The risks of the company running one year or less from date of policy have been reinsured in the "Exchange," of New York city, and the directors have passed a resolution to close up the affairs of the corporation.

The officers of this company, like those of the Fireman's Trust, had recourse to the real estate act of 1883, referred to under the head of legislation in this report, as a justification of their unwarranted loans and investments. The fact that this act is made the cover for all the losses sustained by the two companies that have urged it in vindication of the unwise course pursued by their officers, renders any further argument for its repeal unnecessary.

It is believed, too, that this law is referred to only after some delinquent official finds it compulsory to employ some legal talent to account for his offense. That it would

afford authority to a well-meaning officer contemplating a wise investment of trust funds, is seriously doubted.

It is unpleasant to be obliged to make these criticisms, and they are published in a spirit of regret, yet it is hoped they may serve to point out, as a warning, the few objectionable features found in contrast with the general good management and integrity of purpose that characterize the action of the companies' officials.

### BUSINESS OF 1884.

Table No. I shows the amount and character of the assets of the Fire and Fire-Marine Insurance Companies of this country doing business in New York on December 31, 1884. In gross they amount to \$140,338,552.25. The Joint-Stock Companies of this State return \$57,911,385.39; Stock Companies of other States, \$80,895,094.10; New York Mutuals, \$1,093,892.83; and Mutuals of other States, \$438,179.93.

Table No. II gives the liabilities of these companies. Excepting scrip and capital they aggregate \$50,797,433.31. New York Stock Companies report \$21,718,812.12; Stock Companies of other States, \$28,506,648; New York Mutuals, \$330,685.73; Mutuals of other States, \$241,281.46. The whole amount of scrip liabilities is \$740,264.30; and of capital, \$54,015,020.

Table No. III exhibits the nature and sources of income for the year, aggregating \$65,091,344.02. The excess of income over expenditures is seen to be \$2,569,469.04. Forty-three companies appear to have expended \$975,788.91 more than they received. This table also indicates the companies which unite with the Fire, a Marine business.

Table No. IV gives the expenditures, itemized and in gross, which amount to \$62,521,874.98.

Tables V, VI, VII and VIII give the standing and show last year's business of the purely Marine Companies. No.

V shows the total assets to be \$21,237,281.43; a gain of \$491,110.21, as compared with the year preceding. No. VI gives the liabilities as \$6,229,056.40, a decrease of \$13,368.44. No. VII shows the income to be \$8,456,726.81; being \$490,606 more than that of the previous year; while Table No. VIII gives the expenditures as \$7,178,203.39, an increase of \$606,351.55

Tables IX, X and XI give statistics relative to Foreign Companies, as follows:

Table IX shows the American capital of Foreign Fire Companies, under chapter 888, laws of 1871, to be \$14,020,401.61. Two companies show an impairment of deposit capital under this act, viz.: Sun Fire Office, \$170,224.05, and the London and Provincial, \$20,633.01. The "Sun" has deposited the additional funds needed with trustees in compliance with the Superintendent's request. The manager of the London and Provincial has asked for and been given additional time to make good the deficiency in capital in the case of said company. In table X the total American assets of Foreign Companies appear to be \$38,075,713.88; liabilities, \$20,387,193.36; income, \$26,218,534.65; expenditures, \$25,149,771.37; surplus beyond deposit capital, \$12,888,520.52. Table XI gives the American assets of Foreign Marine Companies, which are shown to be \$2,898,563.53; liabilities, \$546,071.79; income, \$1,840,504.19; expenditures, \$1,022,806.71.

Table No. XII exhibits the business done by all the Fire, Fire-Marine and Marine Insurance Companies which made returns to this Department, with the net assets, premiums charged, ratio of net assets to risks in force, and ratio of premiums charged to risks written. From this table it appears that 171 companies, possessed of \$184,604,517.87 of net assets at the close of the year, were covering \$10,134,677,417 of risks, an average of \$1.82 of net assets for every \$100

insured. During the year, said companies, with the exception of the New York Mutuals (7), for \$110,161,037.90 in gross premiums, undertook to carry \$11,075,449,702 of risks, an average premium of ninety-nine cents for every \$100 insured.

Table No. XIII shows the disposition of the income; \$92,849,851.58 was received in premiums; \$58,214,509.85 was paid for losses; \$30,888,017.35 for expenses, and \$6,770,325.19 for dividends. The average ratio of gross expenditures to gross income is 94.36; of losses paid to premiums received, 62.70; of expenses to premiums, 33.27; of expenses to gross income, 30.40; of dividends paid stockholders to capital stock, 11.21.

Table No. XIV gives the date of organization, and the per centage of surplus or impairment in the case of Joint-Stock Companies of the United States. The amount of surplus held by all such companies doing business in this State was \$34,565,993.37, as against \$37,694,295.64 last year. One company shows an impairment of capital, viz.: Pennsylvania, of Pittsburgh, Pa., \$1,799.03.

Table No. XV gives the business done in New York by the Stock Fire Companies of this and other States and countries, and by the Mutuals of other States. The ratio of fire losses incurred to fire risks written in the State by New York Joint-Stock Companies for the year 1883, is represented by the decimal .24; for 1884 by .26; in the case of similar companies from other States, for 1883, .52, and for 1884, .58; foreign companies show in 1883, .42; in 1884, .40. The ratio of losses to premiums received, as between these years, is as 45.83 to 49.86 for New York Companies; 64.06 to 66.39 for companies of other States, and 66.03 and 61.31 for foreign companies. The fire premiums received were \$17,570,659.56; the fire losses paid \$9,692,059.96; fire losses incurred \$10,028,111.78.

The estimated amount of expenses for the transaction of this business is seen to be \$5,271,199, which, if added to the incurred losses, and the total taken from the premium receipts, leaves an apparently net profit of \$2,271,348.78.

Four New York companies, on the above basis, show a loss of \$33,791.21. Fourteen companies of other States a loss of \$192,103.66, and seven companies of other countries a loss of \$62,945.42.

The amount of fire risks written in 1883 was \$2,880,432,062, in 1884, \$2,831,265,982, a decrease of \$49,166,080. The amount of Marine and Inland risks written in 1883, was \$473,711,881; in 1884, \$397,248,247, a decrease of \$76,463,634.

Table No. XVI gives a complete list of all the Fire, Fire-Marine and Marine Insurance Companies entitled to transact business in this State, arranged in alphabetical order, with the names of their officers. The total number of companies shown in this list is as follows:

	Fire and Fire-Marine.	Marine.
New York, Joint-Stock .....	61	2
Other States, Joint-Stock .....	60	4
New York, Mutual .....	7	3
Other States, Mutual .....	1	1
Foreign, Joint-Stock .....	24	8
	<hr/> 158	<hr/> 18

#### CHANGES IN 1884.

The changes that have taken place during the past year are noted in the following tables. One company, the "Orient," of New York city, extended its charter for thirty years, according to chapter 308, Laws of 1849. The deposits made pursuant to what is known as the Safety Fund Act, chapter 189, Laws of 1874, show an increase of \$596,825. The German American, of New York city, complied with this conservative and protective Act, February 29, 1884, and deposited \$500,000 in the Department. Six com-



panies of this State reinsured their risks and retired from business. Five companies of other States withdrew from this State and seven such companies were admitted. One foreign company was admitted and one ceased business herein. The retired capital is shown to be \$3,350,634. The added capital is \$2,800,000. The Union, of Philadelphia, which appeared in the last report with a paid up capital of \$1,000,000, has reduced the amount thereof to \$375,000.

*New York Fire and Marine Insurance Companies that have extended their Charters during 1884.*

NAME OF COMPANY.	Location.	Date of extension.	Capital.
Orient Mutual .....	New York .....	February 30, 1884	Mutual.

*New York Joint-Stock Fire and Fire Marine Insurance Companies that have securities deposited in this Department December 31, 1884, pursuant to chapter 189, Laws of 1874, as amended by chapter 282, Laws of 1878, entitled "An act to provide security against extraordinary conflagrations, and for the creation of safety funds by Fire Insurance Companies."*

NAME OF COMPANY.	Location.	Date of compliance.	Par value of securities on deposit Dec. 31, 1884.	Market value at date of statement.
Continental .....	New York .....	August 1, 1874	\$510,000	\$603,000
Williamsburgh City .....	Brooklyn .....	January 27, 1875	255,000	270,261
Standard .....	New York .....	March 4, 1875	70,000	88,312
Glens Falls .....	Glens Falls .....	July 31, 1877	200,000	226,225
Buffalo German .....	Buffalo .....	December 31, 1877	200,000	236,000
American .....	New York .....	December 31, 1878	200,000	240,987
Niagara .....	New York .....	July 31, 1880	250,000	304,300
German American .....	New York .....	February 29, 1884	500,000	610,000
Totals .....			\$2,185,000	\$2,635,115

*New York Joint-Stock Fire and Fire Marine Insurance Companies  
that have discontinued business since December 31, 1883.*

NAME OF COMPANY.	Location.	Date discontinued.	Capital.	Remarks.
Mechanics and Traders' Fire	New York ..	June 3, 1884	\$300,000	Part of risks reinsured in Citizens' Ins. Co., Pittsburgh.
Fireman's Trust Ins. Co....	Brooklyn ...	July 14, 1884	150,000	Reinsured Fire Risks in American Ins. Co., Newark, and Marine Risks in Phenix of Brooklyn and Boston Marine Ins. Co.
Irving Ins. Co.....	New York ..	July 31, 1884	300,000	Reinsured in United Fire Reinsurance Co. of Manchester, Eng.
Buffalo Ins. Co... ..	Buffalo .....	Nov. 15, 1884	200,000	Reinsured in Phenix Ins. Co. of Brooklyn.
Commercial Fire Ins. Co. ..	New York ..	Nov. 19, 1884	200,000	Reinsured in Exchange Fire Ins. Co., N. Y.
Franklin & Emporium Fire..	New York ..	Jan. 14, 1885	200,000	Reinsured in Exchange Fire Ins. Co., N. Y.
<b>Total .....</b>			<b>\$1,150,000</b>	

*Fire, Fire-Marine and Marine Insurance Companies of other States  
and Countries admitted to transact business in New York since  
December 31, 1883.*

NAME OF COMPANY.	Location.	Date of admission.	Capital.	Fire or marine.
1884.				
People's Insurance Company .....	Pittsburgh, Pa....	February 22	\$300,000	Fire.
Reading Fire Insurance Company...	Reading, Pa.....	April 4	250,000	Fire.
Manuf. and Merchants' Ins. Co.....	Pittsburgh, Pa....	May 23	250,000	Fire.
Home Mutual Insurance Company...	San Francisco, Cal.	June 4	300,000	Fire.
Milwaukee Mechanics' Mut. Ins. Co.	Milwaukee, Wis...	June 4	300,000	Fire.
Western Insurance Company .....	Pittsburgh, Pa....	June 16	300,000	Fire.
Marine Insurance Company .....	London, Eng.....	October 26	200,000	Marine.
1885.				
Marine Insurance Company .....	St. Louis, Mo....	February 3	200,000	Fire.
Citizens' Insurance Company .....	St. Louis, Mo....	February 12	200,000	Fire.
<b>Total .....</b>			<b>\$2,800,000</b>	

*Fire, Fire-Marine and Marine Insurance Companies of other States  
and Countries withdrawn and excluded during 1884.*

NAME OF COMPANY.	Location.	Withdrew.	Capital.
First National Fire Insurance Company.....	Worcester, Mass..	March 24	\$200,000
Germania Insurance Company .....	Newark, N. J....	September 30	200,000
Shoe and Leather Insurance Company .....	Boston, Mass....	November 12	600,000
North German Fire Insurance Company .....	Hamburg, Ger....	December 19	200,524
Manufacturers' Fire and Marine Insurance Co.	Boston, Mass....	December 31	500,000
New Orleans Insurance Company .....	New Orleans, La..	December 31	500,000
<b>Total .....</b>			<b>\$2,200,524</b>

GENERAL SUMMARY.

At the close of the year 1884, the Fire, Fire-Marine and Marine Insurance Companies doing business in this State were possessed of \$202,550,110 of admitted assets, not

including assets held abroad or premium notes of Mutual Companies, a loss of \$2,027,914, as compared with the sum reported the preceding year. The liabilities of those companies, excepting scrip and capital, amounted to \$78,070,323, which is \$3,534,837 greater than was then returned. The income of the year was \$101,607,011, and the expenditures \$95,872,656, an increase of \$2,470,055 in income and \$4,704,713 in expenditures, as compared with the previous year. The whole number of companies which reported last year was 171, being four less than reported in 1883. The following tables show a comparison of the business of 1884 with 1883, viz.:

#### NEW YORK JOINT-STOCK FIRE COMPANIES.

	1883.	1884.
Number of companies .....	66	61
Assets .....	\$58,916,097	\$57,911,385
Liabilities, except capital .....	19,431,681	21,718,818
Capital .....	22,037,020	21,081,020
Surplus .....	17,447,396	15,105,547
Premiums received .....	24,876,826	27,472,612
Total income .....	27,263,331	29,895,294
Losses paid .....	13,647,696	15,803,781
Dividends paid .....	2,161,629	2,160,809
Total expenditures .....	25,349,914	28,569,384
Risks in force .....	3,511,762,728	3,820,148,290

#### JOINT-STOCK FIRE COMPANIES OF OTHER STATES.

	1883.	1884.
Number of companies .....	60	60
Assets .....	\$82,508,174	\$80,895,094
Liabilities, except capital .....	27,864,672	28,506,648
Capital .....	34,428,000	32,928,000
Surplus .....	20,221,671	19,460,446
Premiums received .....	31,020,840	30,479,163
Total income .....	34,911,970	34,441,591
Losses paid .....	19,149,817	19,203,976
Dividends paid .....	4,077,314	3,922,167
Total expenditures .....	33,255,077	33,407,528
Risks in force .....	2,928,767,269	2,950,915,346

FOREIGN FIRE COMPANIES, U. S. BRANCHES.

	1883.	1884.
Number of companies .....	25	24
Assets .....	\$38,451,867	\$38,075,713
Liabilities .....	19,876,398	20,387,193
Deposit capital .....	5,000,000	4,800,000
Surplus .....	13,575,469	12,888,520
Premiums received .....	25,201,595	24,926,161
Total income .....	26,430,714	26,218,535
Losses paid .....	16,298,814	17,047,885
Total expenditures .....	24,395,675	25,149,771
Risks in force .....	2,996,253,559	3,031,050,502

NEW YORK MUTUAL FIRE COMPANIES.

	1883.	1884.
Number of companies .....	7	7
Premium notes .....	\$1,502,566	\$1,486,038
Other assets .....	838,843	1,093,893
Total resources .....	2,341,409	2,579,931
Cash liabilities .....	283,417	330,686
Premiums received .....	248,791	444,593
Total income .....	284,109	485,341
Losses paid .....	105,395	142,922
Total expenditures .....	204,418	274,994
Risks in force .....	60,729,966	76,795,976

NEW YORK MARINE COMPANIES.

	1883.	1884.
Number of companies .....	6	6
Assets .....	\$16,620,715	\$16,528,878
Liabilities except scrip and capital,	5,002,766	4,462,334
Scrip and capital .....	9,622,777	10,047,087
Net surplus .....	1,995,172	2,019,457
Premiums received .....	5,024,923	4,982,300
Total income .....	5,744,724	5,703,391
Losses paid .....	2,775,714	3,045,435
Total expenditures .....	4,098,048	4,315,481
Risks in force .....	116,799,501	118,226,723

OTHER STATES' MARINE COMPANIES.

	1883.	1884.
Number of companies .....	3	4
Assets .....	\$4,125,455	\$4,708,403

Other States' Marine Companies—(Continued).			1883.	1884.
Liabilities except scrip and capital,			\$1,239,659	\$1,766,722
Scrip and capital.....			2,199,060	2,637,491
Net surplus .....			686,736	304,191
Premiums.....			2,029,719	2,546,750
Total income.....			2,221,396	2,753,336
Losses paid... ..			1,761,238	2,066,653
Total expenditures .....			2,473,804	2,862,722
Risks in force .....			52,408,900	82,796,139

## FOREIGN MARINE COMPANIES.

## U. S. Branches.

	1883.	1884.
Number of companies.....	7	8
Assets.....	\$2,681,679	\$2,898,564
Liabilities.....	615,855	546,072
Net surplus .....	2,065,824	2,352,492
Premiums received.....	1,917,951	1,749,478
Total income.....	2,023,637	1,840,504
Losses paid.....	899,948	717,385
Total expenditures .....	1,153,345	1,022,807
Risks in force .....	27,782,009	25,629,690

Table of Premium Receipts and Losses paid by Fire Insurance Companies from 1875 to 1884.

Year.	NEW YORK COMPANIES.			OTHER STATES.			FOREIGN.		
	Premiums received.	Losses paid.	Per cent'ge.	Premiums received.	Losses paid.	Per cent'ge.	Premiums received.	Losses paid.	Per cent'ge.
1875..	\$22,996,844	\$10,102,580	44	\$29,786,128	\$16,454,689	55	\$10,808,478	\$4,514,018	42
1876..	30,579,794	10,115,940	49	27,544,196	15,096,817	55	10,349,321	4,933,319	48
1877..	19,838,821	10,149,804	51	24,439,543	15,253,059	62	11,585,851	5,743,008	50
1878..	17,879,087	8,770,537	49	21,541,781	12,303,956	57	10,984,680	5,923,803	54
1879..	18,834,561	11,057,437	59	21,187,710	13,861,112	65	13,656,506	8,537,404	63
1880..	30,701,559	11,183,107	54	23,044,434	14,097,198	61	15,605,164	8,842,580	57
1881..	23,126,052	12,121,677	53	26,223,476	15,861,851	61	18,585,325	11,425,036	61
1882..	21,875,944	12,477,116	57	26,934,052	16,941,595	63	24,134,085	15,067,415	62
1883..	24,876,836	13,647,086	55	31,020,840	19,149,117	62	25,201,586	16,236,815	65
1884..	27,472,612	15,803,781	58	30,479,163	19,204,976	63	24,926,161	17,047,835	68
Tot'ls	\$316,176,129	\$115,428,785	58	\$361,201,272	\$157,143,705	60	\$166,069,108	\$93,364,198	60

The following table is a recapitulation of the premium receipts, and losses paid by the Joint-Stock Fire Insurance Companies of this and other States from organization, with similar information as to the United States business of foreign

companies, from date of admission to this country. The totals, showing a percentage of losses to premiums, amounting to 57.5 are a summation of a combined experience covering 4.204 years :

NAME.	Number.	Premium receipts.	Losses paid.	Ratio of losses to prem'ns.
New York Companies.....	61	\$390,500,871	\$301,691,012	51.9
Other States' Companies.....	60	519,290,861	315,902,654	60.8
Foreign Companies.....	34	217,416,018	130,866,824	60.3
Totals.....	145	\$1,127,147,570	\$648,460,490	57.5

### CLASSIFICATION OF FIRE RISKS AND PREMIUMS.

#### *New York State Companies.*

TERM OF RISK.	DECEMBER 31, 1883.			DECEMBER 31, 1884.		
	Amount of insurance.	Premiums charged.	Rate on \$100.	Amount of insurance.	Premiums charged.	Rate on \$100.
One year or less.....	\$1,260,431,934	\$16,462,277	.89	\$2,022,277,704	\$17,719,027	.88
Two years.....	27,568,229	166,524	.61	28,744,756	197,533	.61
Three years.....	1,007,505,036	8,251,068	.82	1,163,066,736	9,293,912	.80
Four years.....	26,017,333	250,361	.96	26,951,713	245,990	.95
Five years or more.....	443,443,417	5,535,333	1.23	557,770,224	7,069,914	1.27
Totals.....	\$3,496,966,009	\$30,665,412	.88	\$3,798,811,133	\$34,546,236	.90

#### *Companies of other States.*

TERM OF RISK.	DECEMBER 31, 1883.			DECEMBER 31, 1884.		
	Amount of insurance.	Premiums charged.	Rate on \$100.	Amount of insurance.	Premiums charged.	Rate on \$100.
One year or less.....	\$1,693,357,969	\$32,245,195	1.31	\$1,594,919,573	\$30,264,157	1.37
Two years.....	19,069,422	180,379	.94	19,021,916	190,842	1.00
Three years.....	687,359,313	7,324,140	1.06	769,303,304	8,353,675	1.09
Four years.....	48,646,070	523,845	1.08	44,945,363	491,708	1.09
Five years or more.....	465,235,741	5,749,315	1.24	492,712,861	6,167,333	1.25
Totals.....	\$3,912,608,515	\$36,037,874	1.24	\$2,920,908,007	\$35,487,715	1.21

#### *Foreign Insurance Companies.*

TERM OF RISK.	DECEMBER 31, 1883.			DECEMBER 31, 1884.		
	Amount of insurance.	Premiums charged.	Rate on \$100.	Amount of insurance.	Premiums charged.	Rate on \$100.
One year or less.....	\$1,890,720,110	\$30,338,063	1.07	\$1,777,923,640	\$19,530,606	1.10
Two years.....	84,430,039	222,795	.31	38,240,534	291,569	.76
Three years.....	648,601,835	5,336,641	.89	722,802,393	6,564,743	.90
Four years.....	23,948,950	269,445	.93	30,472,718	277,587	.90
Five years or more.....	395,603,045	4,079,396	1.03	461,863,365	4,723,144	1.02
Totals.....	\$2,999,292,979	\$30,796,265	1.03	\$3,021,280,670	\$31,386,651	1.04

*Recapitulation.*

TERM OF RISK.	DECEMBER 31, 1883.			DECEMBER 31, 1884.		
	Amount of insurance.	Premiums charged.	Rate on \$100.	Amount of insurance.	Premiums charged.	Rate on \$100.
One year or less.....	\$5,564,510,018	\$59,045,560	1.06	\$5,396,179,917	\$57,533,804	1.07
Two years.....	81,057,700	639,498	.77	86,007,306	679,944	.79
Three years.....	2,343,385,184	21,401,869	.91	2,655,177,433	24,212,330	.91
Four years.....	103,653,403	1,048,651	1.01	101,360,794	1,015,225	1.00
Five years or more.....	1,309,262,308	15,363,973	1.17	1,512,365,460	17,970,391	1.19
Totals.....	\$9,401,867,508	\$97,489,551	1.04	\$9,751,000,810	\$101,430,693	1.04

## PERPETUAL RISKS NOT INCLUDED ABOVE.

Ætna, Hartford, Conn.....	\$657,400	\$15,895 50
American, Philadelphia.....	13,209,821	352,962 23
Fire Association, Philadelphia...	85,307,894	1,909,242 51
Fire Insurance Co., Philadelphia,	2,976,482	85,463 16
Franklin, Philadelphia.....	57,165,715	1,432,698 70
Girard, Philadelphia.....	4,626,248	130,929 73
Ins. Co., North America, Phila.,	21,487,465	572,373 17
Ins. Co., State of Pa., Philadelphia,	2,503,182	85,292 52
Mechanics, Philadelphia.....	6,625,936	148,671 69
Pennsylvania, Philadelphia.....	19,294,545	501,389 96
Spring Garden, Philadelphia....	15,314,819	371,494 34
United Firemen's, Philadelphia..	15,792,196	384,493 63
Totals.....	\$244,961,703	\$5,990,907 14

## OUTLOOK OF THE BUSINESS.

This subject might be epitomized in four words, viz.: There is no outlook. With the alarming list of losses, aggregating, for 1884, upwards of \$110,000,000, the situation is truly serious. In some sections the managers display great activity, and make an earnest endeavor to carry on the business in accordance with experience; but, as a rule, there is still to be found that indifference which is bred from a lack of interest in results, except as they affect the amount of premiums on which commissions are calculated and remuneration found. The eagerness to supply a five thousand dollar policy on a four thousand dollar risk is

more than matched by the willingness of the owner to sustain a loss at the agent's figures. Then the facile adjuster is called, to make his salvage first, and fix the damage afterwards. Of course, dissatisfaction follows. Why not? The agent realized his commission on the premium and trusted to time and his salaried colleague to make all things even for the company. The member from that agent's district is in favor of a valued policy bill, and quotes this particular instance as an evidence of edacious corporate action that ought to be "restricted" and the company compelled to pay more than the damage sustained by the insured. What action should be taken to meet these complaints and improve the methods of the business?

*Make the compensation of the agent depend, in great part, on the profits of his business.*

Policies will not then be written without a personal knowledge of the risk, and the agent's work will not be confined to his office chair. The companies will not then take the place of banks of discount in times of depression. The financial and moral standing of the applicant for insurance will enter into the question of granting him the indemnity where, as at present, they are never inquired into, by the agent at least.

*Educate the people to realize that losses by fire are a tax, by a destruction of value that is not replaced by the companies' payments.*

It is lamentable, indeed, that such gross ignorance prevails, even among otherwise intelligent people on the subject of losses by fire. The first inquiry in order, after the destruction of property is, as to the amount of the insurance, the same as if it furnished the panacea for the loss sustained, and beyond that there was no other point to be considered. True, the contributions of the many, through the channel of their corporate representative, make light the bur-



dens of the immediate sufferer; but the payment of the indemnity arises from no undiscovered wealth that has escaped the revenue collector, and the tax-gatherer in their official peregrinations. An expenditure in primary text books on political economy for distribution to the insured, would be far more profitable for the companies, than the sum expended in circulating gaudy calendars. Here is a field that needs cultivation and will repay, in its product, the time and labor given to it. Make the insured feel that his interest does not cease with the payment of his premium, and is not limited to the property covered by his policy. The risks in force, held by the companies reporting to this Department, aggregate \$10,134,677,417, a sum so enormous as to seem incredible; yet, the mutuality and interest in the protection of this vast wealth are strangely left without explanation except in ponderous volumes, whose bulk prevents their use and circulation, and in an abstruse and profound way, on occasions confined to the narrow limits of a college class-room.

*Provide in the policy that the holder shall share a portion of the loss in the event of a fire on his own premises, or those under his control.*

Until this course is taken, at least in the localities that furnish the maximum of loss compared with the premium receipts, there will be no cessation in the waste by fire. Of course, it is a heroic treatment of the case, but that is what is needed. The great depression that has existed in business circles for the past two years, affecting, as it has affected, the entire country, has caused the great increase in the amount of losses sustained during the period mentioned. This statement does not necessarily carry with it a condemnation of the loss claimants, but it is undoubtedly true that when men find themselves confronted with a stagnation in sales, they do not reduce

their lines of insurance to accord with the depreciation in values. The owners continue to protect themselves up to the cost of merchandise, and when the fires occur, and they grow more numerous as times grow harder, a sturdy, unflinching and vigorous effort is made to obtain the amount of loss, as shown by the books. All of this is pardonable, perhaps, in the eyes of the people that have little or no sympathy for soulless corporations. But suppose the careless merchant realized that one-quarter of his recoverable loss was the penalty for his indifference, would there not be a careful inspection by him, both day and night, of his property? There would be no easy concern then as to dangers which at present are seldom, if ever, guarded against. The incendiary who worked for profit would find a lonesome occupation, and the prudent and honest would have no fears of the dangers now anticipated from unsuccessful and cunning neighbors well insured. In closing this subject, attention is called to the report of the Fire Underwriters' Association of the North-West, last September, recommending the embodiment of the following clause in each fire insurance contract:

"It is a part of the consideration of this policy, and the basis on which the premium is fixed, that the assured is to maintain insurance on the property covered to the extent of three-fourths the actual cash value thereof, and that failing so to do, he shall be a co-insurer to the extent of such deficit, and in that capacity bear his proportion of the loss. It is understood, however, that this company does not consent to an insurance exceeding three-fourths actual cash value."

No suggestion terser or better calculated to remedy the evil of too much or too little insurance, has met the attention of the Superintendent.

In emphasizing some of the points that are offered for consideration and action, it is not intended that they alone should be regarded as the sources wherein is to be found successful underwriting, or that all the evils of the business are explained therein. There are rocks so prominent that to

label or indicate them looks like a work of supererogation. Yet the wrecks are added to each year until the structure formed from their remains has attained so vast a size that an explanation of its augmentation is rendered superfluous.

What, then, shall be done by the companies that still exist in order that they may continue to live? The record of the 284 that have retired in twenty-six years will furnish the answer.

List of Companies that have retired from business and withdrawn from the State, since the Department was organized in 1859, is here appended :

### NEW YORK JOINT-STOCK FIRE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Ætna Fire.....	New York .....	1871	Humboldt.....	New York .....	1873
Ætna.....	New York .....	1879	Imp. and Traders'...	New York .....	1882
Adriatic.....	New York .....	1879	Indemnity.....	New York .....	1886
Albany City.....	Albany .....	1871	International.....	New York .....	1873
Amity.....	New York .....	1879	Irving.....	New York .....	1884
Arctic.....	New York .....	1878	Irving Fire.....	New York .....	1871
Artisans'.....	New York .....	1860	Lamar Fire.....	New York .....	1871
Astor.....	New York .....	1871	Lamar.....	New York .....	1881
Atlantic Fire.....	Brooklyn .....	1871	Lenox.....	New York .....	1881
Atlantic.....	Brooklyn .....	1879	Lorillard Fire.....	New York .....	1871
Baltic.....	New York .....	1869	Lorillard.....	New York .....	1883
Beekman.....	New York .....	1871	Manhattan.....	New York .....	1871
Brevoort.....	New York .....	1866	Manhattan Fire.....	New York .....	1883
Brewers & Maltsters'...	New York .....	1877	Market Fire.....	New York .....	1871
Buffalo.....	Buffalo.....	1864	Market.....	New York .....	1878
Buffalo City.....	Buffalo.....	1871	Morris.....	New York .....	1886
Buffalo F. & M.....	Buffalo.....	1871	Mech's & Traders'...	New York .....	1884
Capital City.....	Albany.....	1878	Metropolitan.....	New York .....	1877
Central Park.....	New York .....	1866	New Amsterdam.....	New York .....	1871
Columbia.....	New York .....	1882	New World.....	New York .....	1885
Commerce.....	New York .....	1878	N. Y. Central.....	Union Springs.....	1880
Commercial Fire.....	New York .....	1884	N. Y. and Boston.....	New York .....	1881
Commonwealth.....	New York .....	1871	New York City.....	New York .....	1881
Corn Exchange.....	New York .....	1873	N. Y. Produce Ex.....	New York .....	1878
Croton.....	New York .....	1868	North American.....	New York .....	1871
East River.....	New York .....	1864	Northern.....	Watertown.....	1863
Everett.....	New York .....	1880	North Western.....	Oswego.....	1868
Excelsior.....	New York .....	1871	Oswego Farmers'...	Sandy Creek.....	1876
Farm Buildings'.....	Herkimer.....	1875	Oswego & Onond'ga	Phoenix.....	1877
Farmers' Joint-Stk.....	Meridian.....	1877	Relief.....	New York .....	1882
Fireman's Trust.....	Brooklyn .....	1884	Republic.....	New York .....	1882
Firemen's Fund.....	New York .....	1879	Resolute.....	New York .....	1878
Franklin.....	New York .....	1867	Ridgewood.....	Brooklyn .....	1878
F'n & Empor'm.....	New York .....	1884	Safeguard Fire.....	New York .....	1879
Fulton Fire.....	New York .....	1871	Schenectady.....	Schenectady.....	1871
Gallatin.....	New York .....	1868	Security.....	New York .....	1871
Gebhard.....	New York .....	1878	St. Marks.....	New York .....	1868
Goodhue.....	New York .....	1865	St. Nicholas.....	New York .....	1881
Grocers'.....	New York .....	1870	Tradesmen's.....	New York .....	1883
Guaranty.....	New York .....	1877	Wall Street.....	New York .....	1880
Harmony.....	New York .....	1866	Washington.....	New York .....	1871
Hendrick Hudson.....	New York .....	1880	Washington Fire.....	New York .....	1873
Hoffman.....	New York .....	1881	Watertown.....	Watertown.....	1883
Holland Purchase.....	Batavia.....	1877	Western.....	Buffalo.....	1871
Homestead.....	New York .....	1860	World's Safe.....	New York .....	1883
Homestead.....	Watertown.....	1878	Yonkers & N. York.	Yonkers.....	1871
Hope.....	New York .....	1881			

## NEW YORK MUTUAL FIRE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Chautauqua.....	Fredonia.....	1861	New York and Erie..	Middletown...	1861
Empire.....	Union Springs..	1864	Northern New York.	Plattsburgh...	1861
Farmers'.....	Meridian.....	1860	Ontario & Livingst'n	West Bloom'fd	1860
Farmers'.....	Buffalo.....	1866	Orange County.....	Goshen.....	1863
Franklin.....	Malone.....	1871	Poughkeepsie.....	Poughkeepsie..	1860
Huntington.....	Huntington.....	1878	Washington.....	Granville.....	1860
Kingston.....	Kingston.....	1865	Waterville.....	Waterville.....	1863
Mechanics'.....	Troy.....	1862	Wayne.....	Newark, N. Y..	1866
Monroe.....	Rochester.....	1865	Western Farmers'..	Batavia.....	1866
Montgomery.....	Canajoharie...	1865	Wyoming.....	Warsaw.....	1865

## NEW YORK MARINE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Anchor.....	New York.....	1861	Pacific.....	New York.....	1860
Columbian.....	New York.....	1866	Union.....	New York.....	1878
Mercantile Mutual..	New York.....	1879	Washington.....	New York.....	1867
Neptune.....	New York.....	1863			

## OTHER STATES' FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Amazon.....	Cincinnati.....	1877	Firemen's.....	Boston.....	1878
American.....	Providence.....	1871	First National..	Worcester.....	1864
American.....	Chicago.....	1874	Franklin Fire...	Boston.....	1872
American.....	Jersey City.....	1872	Franklin.....	Boston.....	1862
Alemania.....	Cleveland.....	1874	Franklin.....	Indianapolis...	1877
Allemania.....	Pittsburgh.....	1878	Franklin.....	Wheeling.....	1874
Alliance.....	Boston.....	1880	German.....	Baltimore.....	1860
Alps.....	Erie, Pa.....	1873	German.....	Erie, Pa.....	1874
Andes.....	Cincinnati.....	1872	Germania.....	Newark.....	1864
Armenia.....	Pittsburgh.....	1869	Girard Electrical	Girard, Pa.....	1867
Ass'd Firemen's...	Baltimore.....	1871	Globe.....	Chicago.....	1875
Atlantic and Pacific.	Chicago.....	1874	Great Western...	Chicago.....	1871
Atlas.....	Hartford.....	1877	Great Western...	Philadelphia...	1869
Augusta.....	Augusta, Ga.....	1859	Granite.....	Richmond, Va..	1879
Bangor.....	Bangor, Me.....	1877	Hamilton.....	Massachusetts..	1860
Bay State.....	Worcester.....	1872	Hampton.....	Sp'gfield, Mass.	1865
Boston.....	Boston.....	1872	Hide and Leather.	Boston.....	1871
Boylston.....	Boston.....	1869	Hibernia.....	Cleveland.....	1874
Brewers'.....	Milwaukee.....	1877	Home.....	Columbus, O....	1878
Charter Oak.....	Hartford.....	1871	Home.....	Newark.....	1879
Citizens.....	Newark.....	1877	Home.....	New Haven.....	1870
Citizens.....	St. Louis.....	1880	Hope.....	Providence.....	1871
City.....	Hartford.....	1871	Howard.....	Boston.....	1872
City.....	New Haven.....	1865	Howard.....	Baltimore.....	1870
City.....	Providence.....	1875	Humboldt.....	Newark.....	1874
Clay.....	Newport, Ky....	1876	Independent.....	Boston.....	1871
Cleveland.....	Cleveland.....	1871	Jefferson.....	St. Louis.....	1879
Commercial.....	Cleveland.....	1871	Jersey City.....	New Jersey.....	1866
Commonwealth...	Philadelphia...	1861	Kansas.....	Leavenworth...	1875
Commonwealth...	Boston.....	1863	Lancaster.....	Lancaster, Pa..	1878
Conway.....	Conway, Mass..	1859	Lawrence.....	Boston.....	1872
Delaware Mut.....	Philadelphia...	1863	Lumberman's.....	Chicago.....	1869
Dwelling House...	Boston.....	1876	Lycoming.....	Muncy, Pa.....	1879
Eastern.....	Bangor.....	1872	Manayunk.....	Philadelphia...	1877
Ellet.....	Boston.....	1872	Manufacturers F. and M.	Boston.....	1864
Enterprise.....	Philadelphia...	1871	Manufacturers...	Boston.....	1872
Enterprise.....	Cincinnati.....	1868	Manufacturers...	Newark.....	1860
Equitable.....	Nashville.....	1878	Maryland.....	Baltimore.....	1870
Exchange.....	Boston.....	1872	Massasoit.....	Sp'gfield, Mass.	1865
Factors & Traders'	New Orleans...	1874	Merchants.....	Boston.....	1872
Fairfield County...	S. Norwalk, Ct.	1860	Merchants.....	Chicago.....	1871
Faneuil Hall.....	Boston.....	1860	Merchants.....	Hartford.....	1871

## OTHER STATES' FIRE AND MARINE COMPANIES—(Continued).

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Mechanics' Mutual.	Boston .....	1880	Peoples' .....	Trenton ..	1881
Merch. and Mechan.	Baltimore..	1871	Peoples' .....	Worcester	1878
Merchants' Marine.	Bangor.....	1878	Philadelphia ..	Philadelphia.	1878
Merchants' Mutual.	San Francisco.	1873	Prescott F. & M.	Boston .....	1872
Meriden.....	Meriden, Ct.	1883	Putnam.....	Hartford ..	1871
Miss. Valley .....	Memphis ..	1876	Quaker City....	Philadelphia.	1868
Mobile Fire Dept.	Mobile, Ala.	1877	Reading .....	Reading, Pa.	1877
Mutual Benefit....	Boston .....	1873	Reaper City....	Rockford, Ill.	1870
Narragansett .....	Providence ..	1874	Reliance .....	Philadelphia.	1877
National .....	Baltimore ..	1883	Republic .....	Chicago .....	1870
National .....	Bangor .....	1873	Revere.....	Boston .....	1881
National .....	Boston .....	1873	Roger Williams.	Rhode Island.	1878
National .....	Davenport, Ia.	1869	Shoe and Leather.	Boston .....	1872
National .....	San Francisco.	1868	Shoe and Leather.	Boston .....	1864
National .....	Philadelphia..	1874	Shawmut .....	Boston .....	1880
Neptune.....	Boston .....	1869	State .....	Cleveland ..	1870
Newark City .....	Newark .....	1883	State .....	Hannibal, Mo.	1872
New England .....	Boston .....	1871	State .....	New Haven ..	1860
New England .....	Hartford .....	1866	Standard .....	Trenton .....	1880
New Jersey .....	Camden, N. J.	1874	St. Joseph .....	St. Jos. Mo.	1873
New Orleans .....	New Orleans.	1884	St. Louis .....	St. Louis .....	1877
Newport, F. & M.	Rhode Island.	1876	Sun.....	Cleveland ..	1876
North American ..	Boston .....	1872	Sun.....	Philadelphia.	1877
North American ..	Hartford .....	1871	Teutonia .....	Philadelphia.	1880
North Missouri ..	Macon, Mo.	1878	Toledo .....	Toledo .....	1879
Norwich .....	Norwich, Ct.	1871	Triumph .....	Cincinnati ..	1872
Occidental .....	San Francisco.	1871	Thames.....	Norwich, Ct.	1868
Old Dominion.....	Richmond ..	1877	Union .....	Bangor.....	1873
Pateron .....	Pateron, N. J.	1877	Union .....	Galveston ..	1878
Pacific .....	San Francisco.	1871	United States ..	Baltimore ..	1870
Penn.....	Philadelphia.	1874	Virginia F. & M.	Richmond ..	1880
Peoples' .....	Memphis .....	1876	Virginia State ..	Richmond ..	1880
Peoples' .....	Newark.....	1883	Washington ..	Boston .....	1872
Peoples' .....	San Francisco.	1871	Western.....	Pittsfield, Mass.	1866

## FOREIGN FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Hamburg Magdeb'g	Hamburg, Ger.	1882	Rhenish West. Ll'ds.	Gladbach, Ger.	1882
La Caisse.....	Paris, France..	1880	Royal Canadian ..	Montreal .....	1879
La Conflance.....	Paris, France..	1888	Scottish Commere'l.	Glasgow, Scot.	1880
La Metropole.....	Paris, France..	1888	Standard .....	London, Eng...	1883
North German.....	Hamburg, Ger.	1884	Swiss Lloyd Trans.	Zurich.....	1883
Ocean Marine.....	London, Eng...	1881	Unity.....	London, Eng.	1861

## THE QUESTION OF REINSURANCE.

Several cases of reinsurance have occurred during the year, causing considerable discussion as to the rights of directors to thus terminate, as it does effectually, the corporate existence of the company. Until chapter 489 of the Laws of 1879, was enacted all reinsurances were regulated by section 2 of chapter 466, Laws of 1853, which read, "Any company organized under this act shall have power to effect reinsurance of any risks taken by them respectively." This law was repealed by the act of 1879,

which latter law was placed on the statute books to prevent convenient reinsurances to tide over statement time when an exchange of risks by an Aladdin-like process extinguished old liabilities for new ones without a reserve value. The Act, as it now stands, compels all companies reinsuring others, to maintain, as an unearned premium fund on such transferred risks, the amount required to be held by the reinsured company before the reinsurance contract was made, and without any regard to the amount received for assuming the other's risks. It is urged by some that this is an injustice, and that while the State is justified in protecting the policyholders by refusing to recognize a fictitious reduction of the fund held on their account, yet, it should only charge the company continuing in business on the basis of the sum paid to it by the other, while holding the retiring company responsible for the balance by crediting it only with the amount paid, instead of the total sum of the premiums covered by the contract. The laws of this State do not allow a distribution of a company's assets among its stockholders, until its liabilities have ceased by the expiration or cancellation of the risk, and policyholders' claims against their own company are not lessened in the least because of a reinsurance contract covering their policies. For this reason it is believed that the present law which prevents a company from entering into a reinsurance bargain, unless it has the necessary surplus to meet the deficiency to be charged against it, is the better one. It has been wisely suggested that before entering into a contract for the reinsurance of a company's entire business, the consent of at least two-thirds of the stockholders should first be obtained, because such a contract, when made, virtually closes up the affairs of the company, and it is possible that such a conclusion is not sanctioned by the stockholders.

It does not appear from experience that the interests

of the stockholders will suffer from any delay caused in obtaining their consent, and if they are not willing, the contract should not be made.

The law needs amendment in one other particular. The companies of this State are prohibited from reinsuring excess lines, no matter where the risk may be located, except in companies authorized in this State. No such restriction is, or could be made on competing companies of other States or countries operating herein, as to business transacted elsewhere. So that there may be no injustice in this particular it is recommended that every company shall be permitted to reinsure its excess risks without restriction, provided, however, that no credit shall be allowed, either as a reduction of liability or taxation, where such reinsurance is made in companies not licensed in this State.

From the many requests made for this legislation, and the excellent reasons advanced in its favor, by companies and policyholders, it is apparent that the needs of both should be met.

A bill has been prepared by the Superintendent to cover these wants, and it is now before the Insurance Committee of the Assembly. The following is a copy thereof:

**AN ACT** to amend chapter four hundred and eighty-nine of the Laws of eighteen hundred and seventy-nine, entitled "An Act to regulate the issuance of policies and the reinsurance thereof by fire insurance companies transacting business in this State."

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

**SECTION 1.** Section three of chapter four hundred and eighty-nine, of the Laws of eighteen hundred and seventy-nine, entitled "An Act to regulate the issuance of policies and the reinsurance thereof by fire insurance companies transacting business in this State," is hereby amended so as read as to follows :

§ 3. No credit of any kind shall be allowed or given, either as a

reduction of taxes or liabilities, to any company transacting business in this State for reinsurances made in companies not authorized to issue policies herein, and it shall be the duty of the Superintendent of the Insurance Department to require schedules of reinsurances to be filed by each company at the time of making its annual statement to said department.

§ 2. All acts or parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

### MARINE BUSINESS.

The business of the purely Marine Companies for 1884 has been fairly profitable, showing as it does an excess of income over expenditures of \$1,278,523.42. The recommendation made last year that the Foreign Marine Companies should be required to have invested in the United States an amount equal to their liabilities therein was not acted upon. It seems important that the general marine act should be amended so as to cover this point. The provisions of the fire insurance law making Foreign Fire Companies practically American corporations have proved of much benefit, and it is believed that the law should be extended so as to reach all foreign corporations. The companies operating here have conducted their business in a very satisfactory manner, and no complaint has been made as to their settlement of claims.

During 1884, an act was passed authorizing mutual companies to change to capital stock companies. It was assumed that said act might in some way interfere with the investments authorized by the general marine act, but the Attorney General has decided, under date of December 1, 1884, that the acts in no way conflict with each other, that where a change is made pursuant to the law of 1884, the investments of the company, before such change, are not affected thereby.

On a suit brought against one of the companies during



the past year the question arose whether the securities deposited in the Department could be held for claims on policies issued from the home office, but not passing through the hands of the companies' agents in the United States. It was decided by the Attorney General that the deposit is for the security of persons who effect insurance through the agents in this State, and that although it might appear reasonable and just to allow all citizens and residents of this State to participate in its benefits, irrespective of where or through whom the insurance was effected, still it was not the intention of the Legislature that they should do so in the case of marine companies, inasmuch as in the case of foreign fire insurance companies the statute distinctly says that the deposit shall be for the "benefit and security of policyholders residing within the United States," while the marine act provides that the deposit is for the protection of such as may effect insurance "with the agent or agents of such marine companies" in the United States. Therefore it was held that the deposit of foreign marine companies was intended to be for the benefit of policyholders residing herein, and who made the contract with and effected the insurance through the agents of such companies doing business here.

In 1882 an act was passed regarding the payment taxes to this Department by marine companies, so as permit a deduction to be made from the taxes required by the law of 1824, as amended in 1837 and 1849. The act of 1882 directed a deduction by the Superintendent all other taxes paid under the laws of this State. In making out the tax list on the last statements filed, it was found that the amount of premiums taxable was reduced by sundry items of rebate and payments for reinsurance. It was doubted that the law authorized the reductions thus made, especially as it appeared in a number of cases that reinsurances were made in companies not repe

ing to the Department, or, if reporting, not compelled to pay the tax fixed by the law of 1824. After a consultation with the parties interested, it was determined to submit the question to the Attorney General for his advice. As the decision is an important one, it is published here in full, together with a copy of the Superintendent's letter to which it is a reply.

## STATE OF NEW YORK:

INSURANCE DEPARTMENT,

ALBANY, *January 21, 1885.* }

The Honorable DENIS O'BRIEN, *Attorney General, Albany, N. Y.:*

SIR. — I have to ask your opinion regarding the taxes to be collected from foreign marine companies by this Department. You will find on reference to chapter 371, Laws of 1882, that section 1, thereof describes the several acts covering the payment of taxes by foreign marine companies and provides that a certain deduction shall be made from such payments. On pages 99 and 100 of the Insurance Laws of this State, old edition, pages 167 and 168 new edition, the several sections describing the payments to be made before the amendment of 1882 will be found. Now many of these companies in making their tax return claim and make a deduction from their premium account for reinsurances paid to companies transacting business in this State, but not required to pay taxes herein, notably the companies of this State. Are such deductions to be allowed? Then, again, are the premiums to be taxed the sums received on policies issued in this State only, or are the entire premiums without regard to this State to be taxed? You can readily see it would be an injustice to charge a tax twice, as would be the case if I allow no credits for reinsurances where they are made in companies compelled to pay taxes on the amounts received therefor, but I am not sure that credit should be allowed where no taxes can be collected from the company reinsuring the other.

An early consideration of, and reply to these several interrogatories will oblige,

Yours, respectfully,

(Signed) JOHN A. McCALL, JR.,  
*Superintendent.*

## STATE OF NEW YORK:

OFFICE OF THE ATTORNEY GENERAL,

ALBANY, *January 26*, 1885. }HON. JOHN A. McCALL, JR., *Superintendent of the Ins. Dept.* :

SIR. — In a letter of recent date you ask me whether foreign marine insurance companies, doing business within this State, ought to be allowed to deduct the amount paid by them for reinsurances from the percentage tax on premiums received by them, which they are required to pay into the treasury by the statutes of this State.

I respectfully reply thereto as follows: Section 3, title 21, chapter 20, part 1 of the Revised Statutes, as amended by chapter 30, Laws of 1837, declares: "There shall be paid into the treasury of this State on the first day of February, in each year, by every person who shall act as agent for any individuals, or associations of individuals, not incorporated or authorized by the laws of this State, to effect insurances against losses by fire, or against marine losses and risks, although such individuals or associations may be incorporated for that purpose by any other State or country, the sum of two dollars upon the hundred dollars, and at that rate upon the amount of all premiums which, during the year ending on the preceding first day of September, shall have been received by such agent, or any other person for him, or shall have been agreed to be paid for any insurance effected, or agreed to be effected or procured by him, as such agent, against the loss or injury by fire, or against marine losses or risks."

Section 4 of the same title, as amended by chapter 30 of the Laws of 1837, provides that no person shall act as an agent for any such foreign marine insurance company until he shall have executed and delivered to the Comptroller a bond to the people of this State, in the penalty of one thousand dollars, with a condition that he shall annually render to the Comptroller a just and true account of all premiums which he shall have received during the year ending on the first day of September preceding this report.

By section 3, of chapter 366 of the Laws of 1859, entitled "An act to establish an Insurance Department," the general powers of collecting the tax imposed upon foreign marine insurance companies, provided for by the sections of the Revised Statutes above cited, were undoubtedly transferred to the Superintendent of the Insurance Department.

I do not find that any legislation has modified the requirements as

to the taxation of foreign marine insurance companies provided for by the Revised Statutes, except that by chapter 371 of the Laws of 1882, the Superintendent of the Insurance Department is authorized and directed to deduct from the two per cent tax imposed upon marine insurance companies of other states and countries, already referred to, the amount of all *other taxes* paid by such company under the laws of this State.

Sums which a foreign insurance company may pay for the reinsurance of its risks are part of the legitimate expenses of its business, and in no legal sense a *tax*. I find no authority in the statutes, nor in any principle of law of which I am aware, for the deduction of such sums paid for reinsurances from the two per cent tax imposed by the Revised Statutes.

If it should be urged that under the existing scheme of legislation in this regard, the State in some cases receives a double tax, as for instance in a case where a foreign marine insurance company, reinsures its risks in another foreign marine insurance company, it must be answered that the only remedy therefor is appropriate legislation.

I am therefore of the opinion that you have no power to allow a deduction of the amount paid by foreign marine insurance companies for reinsurances of their risks within this State, from the tax of two per cent upon premiums received, imposed by the State.

I have the honor to be,

Very truly yours,

(Signed)

D. O'BRIEN,

*Attorney General.*

It will be noted from the above opinion that no deductions are to be allowed on any account from the gross premium receipts. Therefore the law works a great injustice in not permitting a credit for reinsurances effected in companies that are obliged to pay the required tax on such reinsurance premiums. It is recommended that the act shall be amended so as to prevent the companies from being taxed twice on the same amounts.

#### DEPARTMENT RECEIPTS AND EXPENDITURES.

At the close of the last fiscal year the Department had collected, from its organization in January, 1880, the sum

of \$1,686,027.28, and expended during the same period \$1,371,415.03, being an excess of receipts amounting to \$314,612.25. In the last report to the Legislature, which the Superintendent had the honor to make, a reduction in the expenses of the Department was shown of \$17,714.02, as compared with the previous year, and there was paid into the State Treasury an excess of receipts over expenses amounting to \$25,428.67, being \$8,405.64 more than was returned in 1882. It is gratifying to announce that again this year the expenditures are less than those of the previous year by \$7,295.34, and of those of 1882 in the sum of \$25,009.36; an excess of \$26,883.74 of total receipts over total disbursements for 1884, was paid into the Treasury of the State. The announcement of 1883 that all fees to the Companies and Associations of this State would be remitted was repeated in 1884, as will be seen by the following copy of a circular issued in October last.

“STATE OF NEW YORK:

“INSURANCE DEPARTMENT,

“ALBANY, October 27, 1884. } ”

“*To the Officers:*

“The Superintendent is pleased to notify the Fire, Marine and Life Insurance Companies, and the Co-operative or Assessment Societies, organized under the laws of this State, that the fees, taxes and dues remitted under circular letter No. 3, for the last fiscal year amount to \$11,738.64. The statutory and reciprocal fees, collected and to be collected from the companies of other States and countries, are sufficient to pay all the expenditures of the Department. The ruling made in 1883 will continue in force for the fiscal year ending October 1, 1885, and the several companies and associations of this State are hereby relieved from all payments and dues to the Department during the period mentioned.

“Yours, respectfully,

(Signed)

“JOHN A. McCALL, JR.,

“*Superintendent.*”

The reductions herein referred to have not in any way interfered with, or lessened the protection which the supervision and care of the interests devolving on the Superintendent are assumed to afford to the policyholders. The office work and examinations ordered have been as carefully looked after as heretofore. All investigations directed by the Superintendent have been made without cost or charge of any kind to the companies examined, the fees and expenses connected therewith having been paid from the regular department appropriation through the audit of the State Comptroller and his warrant on the State Treasurer.

#### CONCLUSION.

The clerks, with greater labor imposed on them by the diminution in their number, have exhibited an interest in their work extremely gratifying to the Superintendent and, in fact, owing to their constant attention to office demands and the zeal exhibited in the quick completion of the work assigned them, whatever credit there may be attached to the publication of this, the earliest report ever issued by the Department, should be accorded to them. The companies have made the work of its preparation, by a prompt compliance with all the Department requests, a comparatively easy task.

The reports of the life and casualty companies and associations will be published as part two of this report. The results obtained from their compilation and the suggestions to be offered in regard thereto will be found in the same volume.

All of which is respectfully submitted,

JOHN A. McCALL, JR.,  
*Superintendent.*



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# STATISTICAL TABLES.

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TABLE No. I — ASSETS.

*Showing the nature of the Gross Assets of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December, 31, 1884.*

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Agricultural .....	\$157,059 48	\$885,597 21	\$245,068 00	\$149,998 50	\$57,544 66	\$182,902 59	\$37,512 33	\$47,632 73	\$1,768,730 36
Albany .....		106,500 00	218,962 50	40,500 00		18,514 44	178 82	863 32	855,889 08
American Fire .....		80,730 00	614,873 50	301,230 00	48,000 00	54,182 77	17,233 89	1,494 94	1,191,006 60
American Exchange Fire .....	24,066 11	5,000 00	157,556 25	45,790 00	0,000 00	11,822 26	4,463 51	1,234 30	234,852 63
Broadway .....		5,500 00	517,460 00	11,600 00		14,846 30	886 83	13,061 32	561,966 23
Brooklyn Fire .....			91,675 00	297,490 00		17,703 74	4,546 26	175 00	381,549 00
Buffalo .....	275,000 00	134,475 00	337,630 00	88,127 50	90,800 00	94,351 61	43,040 20	4,385 80	1,077,030 11
Buffalo German .....	113,000 00		515,000 00	163,225 00	138,800 00	24,723 25	72,633 12	6,395 17	1,090,667 82
Citizens' .....		60,300 00	239,563 50	93,840 00		602 73	2,106 56	3,011 67	330,223 54
City Fire .....		29,511 66	276,075 00	124,336 00		2,312 10	30,133 93	1,800 00	461,408 34
Clinton Fire .....									
Commerce .....	35,000 00		274,200 00	86,835 00		23,173 86	6,775 73	790 50	438,295 09
Continental .....	639,250 00	336,750 00	1,455,470 00	1,663,125 00	65,000 00	174,135 62	483,272 25	90,496 04	4,934,501 92
Eagle Fire .....	384,049 00		384,300 00	300,073 50	800 00	46,320 16	6,961 06	11,405 43	1,045,714 16
Empire City Fire .....		7,500 00	295,068 75	6,050 00		11,871 96	6,023 67	2,428 23	297,451 71
Exchange Fire .....		110,300 00	318,400 00	25,635 00	43,450 00	53,832 10	13,680 25	4,913 63	470,861 23
Farragut Fire .....	6,000 00	9,910 00	170,802 50	108,980 50	6,300 00	57,046 50	19,134 13	561 43	373,635 06
Firemen's .....		5,800 00	142,450 00	138,085 00		17,549 07	7,091 65	2,216 17	296,941 89
Franklin and Emporium Fire .....		22,500 00	169,875 00	93,637 50	2,500 00	19,022 51	7,965 21	837 63	380,977 35
German American .....			2,200,600 00	1,605,627 50		230,835 71	134,708 70	945 00	4,321,338 97
Germania Fire .....	510,000 00	137,450 00	1,673,000 00	173,190 00		44,230 71	100,368 32	7,635 64	3,700,075 63
Glen Falls .....	13,675 00	497,980 75	630,975 00	324,000 00		57,035 46	38,731 71	5,767 25	1,368,035 19
Globe Fire .....		24,500 00	294,745 00		7,000 00	13,331 65	6,464 46	304,136 31	364,136 31
Greenwich .....	175,000 00	22,000 00	304,975 00	319,975 00	50,300 00	130,091 41	86,667 75	5,369 16	1,133,998 33
Guardian Fire .....		6,500 00		246,250 00		3,033 54	6,430 76	75 00	361,231 30
Hamilton Fire .....	15,600 00	19,850 00	368,300 00	6,200 00		13,628 36	9,041 37	363 60	387,833 26
Hancock Fire .....		156,260 00	1,570,986 25	588,672 50	3,900 00	90,769 09	117,936 35	13,038 67	2,548,512 86
Home .....	655,168 97	1,005,400 00	2,732,635 00	2,034,400 00	294,000 00	251,738 41	293,508 25	132,036 94	7,305,000 56
Howard .....	150,000 00	6,000 00	405,460 00	58,400 00		16,073 63	49,065 01	36,139 45	717,280 03
Jefferson .....		97,050 00	315,961 25	63,002 25	28,800 00	84,673 63	2,774 26	4,813 35	513,466 96
Kings County Fire .....	105,364 81	45,597 00		192,228 75	750 00	84,734 71	6,506 31	5,464 51	362,704 09
Knickerbocker Fire .....	125,000 00	32,000 00	186,840 00		4,400 00	15,936 74	9,171 60	1,264 46	374,673 80
La Fayette Fire .....		73,500 00	133,550 00	20,000 00	9,300 00	7,833 99	14,233 54	434 00	372,869 53

Long Island Manufacturers & Builders' Fire Mechanics' Fire	228,400 00 27,000 00 126,900 00	124,300 00 112,400 00 227,675 75	21,415 50 212,985 50 4,700 00	22,500 00 4,500 00	26,531 30 7,536 75 24,995 52	11,600 15 21,101 34 14,686 85	2,907 48 2,810 87 1,742 51	431,100 08 437,408 49 425,545 08
Merchants' Fire Merchant's Montank Fire Nassau Fire National Fire	24,800 00 14,785 00 14,800 00 21,800 00 23,508 98	207,980 00 121,350 00 112,680 75 112,327 50 247,980 00	67,680 00 121,732 00 241,732 00 41,320 00	7,500 00 2,100 00 5,000 00 16,000 00 41,500 00	10,143 49 12,103 70 21,901 11 20,419 04 20,460 00	5,813 45 2,663 89 12,450 64 5,128 48 27,343 08	1,478 74 709 84 5,282 13 1,165 13	589,877 91 589,083 97 589,083 97 424,414 16 401,037 79
New York Brewery Fire New York Equitable New York Fire Niagara Fire North River	44,700 00 91,400 00 25,000 00 18,000 00	697,500 00 588,725 00 160,527 50 904,040 00 961,768 50	27,000 00 28,231 25 494,880 00 12,137 16	41,500 00 888 00 16,000 00	24,265 50 15,821 06 18,939 01 152,535 43 12,137 16	43,687 22 2,385 48 2,076 16 20,059 49 4,915 83	1,565 25 408 41 2,076 16 19,059 49 4,915 83	585,989 06 502,979 95 405,480 15 1,831,937 29 1,443,343 07
Pacific Fire Park Fire Peoples' Fire Peter Cooper Fire Phenix	84,300 00 10,500 00 8,000 00 326,150 00	417,284 50 298,250 00 215,780 00 327,380 00 1,088,250 00	138,000 00 117,435 00 2,700 00 1,398,604 28	1,100 00 4,000 00 9,000 00 146,000 00	10,152 56 5,643 05 22,073 87 9,505 80 546,499 22	30,694 57 4,794 21 24,359 64 24,291 00 514,367 13	6,771 87 6,000 00 4,482 50 2,674 85 44,969 87	703,415 30 502,716 27 402,619 81 395,581 66 4,343,480 25
Re-Assurance Rochester German Rutgers Fire Standard Fire Star Fire	1,380 02 84,750 00 11,500 00 11,500 00	244,000 00 117,000 00 255,927 50 73,900 00 327,400 00	40,550 00 57,070 00 126,650 00 73,900 00 100,456 25	22,650 00 5,626 00	9,299 23 101,545 55 4,446 93 12,979 73 8,373 55	17,008 89 49,769 36 4,765 35 14,265 05 37,073 42	311,796 22 697,143 24 326,113 53 393,717 70 683,453 93	
Sterling Fire Suyvesant Union Fire United States Fire Wheathester Fire Williamsburgh City Fire	47,000 00 160,750 00 91,727 00 248,600 00 141,650 00 291,000 00	11,325 00 43,940 00 6,100 00 281,900 00 500,000 00 53,637 50	325,150 00 59,275 00 7,000 00 223,300 00 185,933 00	2,800 00 1,000 00 2,000 00 1,800 00 9,800 00	10,619 57 2,047 94 16,578 75 3,137 56 54,389 05 80,217 54	12,060 09 5,400 23 4,968 05 13,877 66 24,389 05 72,765 54	2,954 04 4,874 00 17,873 87 4,003 53 1,940 20 10,660 05	446,109 00 317,837 26 126,877 67 561,579 02 1,013,082 56 1,183,960 49
Totals	\$4,453,294 25	\$7,007,392 80	\$13,402,436 29	\$1,127,132 06	\$3,018,311 50	\$2,050,091 93	\$650,181 61	\$57,911,265 39
NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.								
Dutchess County Erie County Glen Cove Mutual Fire, of New York Mut. Ins. Co. City and Co. Albany	10,000 00 19,500 00 88,895 00 63,438 86	1,250 00 1,250 00 6,715 00 515,287 50 101,035 00	107,715 50 107,715 50 107,715 50 107,715 50 107,715 50	20,792 84 20,123 56 2,536 54 2,576 98 17,370 44	1,151 13 539 55 18,997 23 1,956 00	1,705 00 1,505 36 1,506 79 1,956 00	170,833 34 115,053 04 74,665 74 933,131 51 120,063 06	
Richmond County Suffolk County	15,717 56 25,951 96	15,625 75 1,250 00	1,956 15 7,947 38	700 00	1,956 15 7,947 38	649 26 993 52	34,141 72 37,071 11	
Totals	\$10,250 00	\$214,507 70	\$642,113 25	\$700 00	\$88,608 84	\$21,073 02	\$7,986 92	\$1,043,898 83

## STATISTICAL TABLES.

TABLE No. 1—ASSETS—(Continued).  
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Atina, Conn.	\$365,000 00	\$48,800 00	\$340,900 00	\$4,881,880 00	\$15,170 00	\$1,015,821 60	\$368,748 32	\$1,453 48	\$9,018,517 40
American, Mass.	380,859 37	15,000 00	610,000 00	498,646 50	58,100 00	88,715 93	6,443 73	49,425 99	578,231 06
American, N. J.	137,100 00	645,296 76	270,475 00	880,889 16	25,000 00	36,376 08	16,468 74	23,636 40	1,731,494 86
American Fire, Pa.	137,100 00	863,136 50	133,000 00	737,460 00	155,000 00	78,066 18	43,646 43	13,354 03	1,708,098 35
American Central, Mo.	156,180 26	.....	133,000 00	737,460 00	155,000 00	88,889 18	68,554 23	10,946 06	1,178,573 06
Atlantic Fire and Marine, R. I.	156,180 26	.....	.....	73,980 00	.....	8,300 49	3,269 72	3,085 76	346,787 23
Boatman's Fire and Marine, Pa.	60,933 96	60,233 34	.....	307,500 00	23,068 00	14,941 04	23,576 08	3,000 66	368,086 58
California, Cal.	138,883 55	15,000 00	194,800 00	384,743 50	8,000 00	305,688 65	54,154 98	23,906 78	1,080,175 41
Citizens', Pa.	103,000 00	234,154 97	26,620 00	167,917 00	68,174 00	12,118 50	15,415 03	5,650 69	640,350 68
Commercial, Cal.	210,004 96	210,004 96	61,500 00	84,697 50	7,360 00	31,670 98	36,564 44	5,655 30	441,573 98
Concordia Fire, Wis.	.....	361,750 00	.....	132,135 00	.....	21,833 06	23,401 87	7,433 01	443,062 94
Connecticut Fire, Conn.	57,000 00	323,550 00	146,400 00	938,239 00	19,264 00	90,645 35	70,247 35	.....	1,905,265 58
Detroit Fire and Marine, Mich.	60,084 44	554,077 88	38,900 00	13,650 00	2,600 00	23,730 70	16,466 77	16,392 85	730,843 64
Ellet, Mass.	.....	38,500 00	107,587 50	173,876 75	.....	15,416 35	15,007 49	3,906 33	305,394 33
Equitable Fire and Marine, R. I.	139,300 00	25,000 00	60,875 00	323,935 00	900 00	31,507 93	13,968 44	4,190 00	469,368 40
Fire Ass'n of Phila., Pa.	30,300 00	924,435 94	323,160 00	3,323,219 50	3,500 00	132,099 19	114,869 09	43,403 13	3,940,975 90
Firemen's Fund, Cal.	331,598 60	104,500 00	493,000 00	167,325 00	113,450 00	180,061 05	90,538 39	57,491 63	1,530,864 77
Fire Ins. Co. of Phila., Pa.	44,500 00	144,960 00	.....	384,238 00	34,325 00	10,899 57	5,980 44	3,170 17	641,423 18
Firemen's, Md.	146,575 00	.....	.....	361,002 35	.....	13,337 93	7,498 51	12,097 44	540,771 34
Firemen's, N. J.	146,598 25	741,969 00	23,700 00	436,133 34	14,300 00	33,963 31	13,368 60	15,007 66	1,438,645 08
Firemen's, Ohio	84,147 81	89,323 96	113,300 00	60,371 00	4,617 94	21,386 89	43,993 90	3,394 94	435,135 36
Franklin Fire, Pa.	501,600 00	1,027,823 67	.....	670,654 50	467,900 00	315,600 80	43,450 54	17,327 63	3,030,306 33
German Fire, Pa.	18,910 73	214,032 13	43,968 50	110,835 00	.....	29,157 31	33,664 87	3,301 40	446,437 73
Girard Fire and Marine, Pa.	323,800 00	503,449 99	91,480 00	182,885 00	6,400 00	51,839 45	43,099 78	12,118 49	1,234,563 73
Harford Fire, Conn.	639,675 60	972,898 89	231,660 00	1,615,600 50	351,135 00	394,595 64	347,773 36	33,663 03	4,491,880 01
Home Mutual, Cal.	60,535 00	379,337 15	61,000 00	62,427 57	108,760 00	179,994 86	30,904 34	1,897 31	854,688 22
Ins. Co. of North America, Pa.	312,861 25	1,263,916 67	43,350 00	5,064,300 00	974,650 00	608,436 61	493,027 17	171,661 31	8,973,235 31
Ins. Co. of State of Penn., Pa.	63,800 00	100,850 00	11,800 00	383,549 35	117,000 00	54,006 14	34,308 71	16,888 19	863,597 99
Manufacturers and Merchants, Pa.	33,064 86	101,323 33	91,408 25	55,816 00	.....	57,094 35	5,051 23	11,335 63	287,035 54
Mechanics, Pa.	54,000 00	163,360 00	102,000 00	149,860 00	10,000 00	32,011 70	8,685 35	5,026 15	645,573 40
Mercantile, Ohio	.....	50,000 00	112,136 25	112,300 00	.....	32,313 31	4,837 35	3,690 40	322,147 31
Mercantile F. and M., Mass.	.....	41,500 00	15,300 00	573,794 00	.....	12,832 47	20,961 37	3,399 54	638,507 38
Mechanics, N. J.	146,131 00	440,434 50	.....	439,654 50	35,700 00	45,695 63	63,634 99	30,449 35	1,307,699 33
Mechanics, R. I.	.....	30,500 00	.....	361,579 00	500 00	96,035 43	35,233 35	2,994 71	407,632 51
Michigan F. and M., Mich.	.....	331,306 00	.....	21,000 00	3,000 00	30,506 70	23,034 57	8,413 37	315,381 83

Milwaukee Mech. Mut., Wl.	41,000 00	418,301 82	228,000 00	352,900 00	151,900 00	75,214 02	128,403 00	12,138 29	1,977,618 09
National Fire, Conn.	30,498 98	508,750 00	117,810 00	900,730 00	18,000 00	190,605 25	46,000 00	17,637 73	1,770,392 98
Noptune F. and M., Mass.			11,800 00	391,010 50		21,889 77	21,905 37	7,798 04	462,964 08
Newark Fire, N. J.	54,800 00	233,277 88	233,190 00	70,980 50	10,000 00	38,390 50	61,334 12	8,478 10	881,541 16
New Hampshire Fire, N. H.	107,196 86	107,196 86	233,700 00	479,710 00	62,263 50	43,079 57	16,461 43	2,173 00	1,014,579 90
North American, Mass.	13,114 72	45,782 03	60,897 50	167,941 35	11,245 00	17,389 83	14,414 73	1,786 56	331,611 61
Northwestern National, Wis.		247,500 00	512,000 00	234,448 00		187,691 50	33,415 13	3,194 28	1,216,178 98
Orient, Conn.	37,115 37	239,876 87		918,184 25	87,310 00	82,888 26	92,639 67	16,844 07	1,474,443 19
Pennsylvania Fire, Pa.	115,000 00	172,570 00	1,015 00	1,663,390 00	285,800 00	64,396 06	72,599 94	3,717 23	2,378,918 33
Pennsylvania, Pa.	45,600 00	150,788 41	942 00	80,068 33		10,631 83	14,518 75	3,900 01	306,719 38
People's, Pa.	57,000 00	163,931 85	83,825 00	83,990 00	14,700 00	12,139 81	2,619 91	12,243 98	330,450 05
Phoenix, Conn.	168,235 81	159,590 00	194,356 00	3,144,116 47	193,735 00	297,538 39	290,732 93	8,599 76	4,316,957 91
Providence (Washington), R. I.				313,450 25		19,493 81	17,797 94	3,233 32	352,935 32
Reading Fire, Pa.	27,600 00	238,900 76	206,285 00	427,073 47	1,200 00	50,653 10	98,463 17	92,017 36	870,054 33
St. Paul F. and M., Minn.	101,764 56	148,719 03	6,100 00	113,078 47		13,562 45	6,655 46	410,239 12	1,164,006 70
Security, Conn.		58,700 00		447,075 77	279,570 73	90,171 27	58,865 30	37,347 04	400,708 77
Springfield F. and M., Mass.	102,950 00	307,616 87	130,000 00	262,159 50	17,100 00	37,119 87	20,471 86	5,157 54	2,662,510 29
Spring Garden, Pa.	230,800 00	326,430 00	86,900 00	1,663,700 00	18,675 00	32,637 98	179,000 00	128,910 69	1,776,678 69
Sun, Cal.	90,000 00	215,000 00	50,500 00	35,398 50	154,800 00	43,766 67	3,399 04	7,037 98	463,789 31
Traders', Ill.	137,135 98		425,250 00	479,705 00		61,474 03	28,502 74	32,690 32	1,164,818 02
Union, Cal.	110,000 00	228,106 89	607,500 00	69,000 00	30,000 00	32,937 76	23,496 83	16,181 40	1,112,238 88
United Firemen's, Pa.	128,814 87	240,116 16	61,000 00	186,525 00	133,000 00	16,039 60	7,493 06	10,169 04	783,157 73
Washington F. and M., Mass.	45,500 00	169,025 00	169,025 00	1,055,267 00	55,000 00	140,654 67	92,039 26	49,878 85	1,607,414 78
Western, Pa.	45,000 00	182,788 00	36,625 00	130,445 00		22,016 67	4,712 42	3,196 00	424,678 09
Totals.	\$8,220,005 71	\$15,515,041 85	\$7,134,104 10	\$38,454,073 80	\$3,568,832 17	\$3,418,666 74	\$3,894,633 35	\$1,190,236 48	\$80,895,094 10

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa.	\$22,500 00	\$33,743 79	\$145,240 00	\$137,414 50	\$2,900 00	\$30,980 32	\$19,754 35	\$2,697 97	\$438,179 93
RECAPITULATION.									
N. Y. State, J. S. Fire and Fire-Marine Insurance Companies.	\$4,482,924 25	\$7,007,592 60	\$25,232,094 50	\$13,402,498 29	\$1,137,152 66	\$3,018,311 50	\$3,010,601 93	\$630,181 61	\$57,011,388 39
N. Y. State Mut. Fire Ins. Co.	10,250 00	214,507 70	642,118 25	107,715 50	700 00	54,608 84	21,073 62	7,928 92	1,063,662 83
Joint-Stock Fire and Fire-Marine Ins. Cos. of other States.	6,220,003 71	15,515,041 85	7,134,104 00	38,454,073 80	3,568,832 17	5,418,666 74	3,394,633 35	1,190,236 48	80,895,094 10
Mut. Fire Ins. Co. of the State of Pennsylvania.	22,500 00	33,743 79	145,240 00	137,414 50	2,900 00	30,980 32	19,754 35	2,697 97	438,179 93
Aggregate.	\$10,735,679 96	\$22,620,884 94	\$38,146,151 75	\$22,101,640 09	\$4,709,094 83	\$9,547,512 40	\$6,446,153 30	\$1,837,044 98	\$140,388,533 35

TABLE No. II — LIABILITIES.

Showing the nature of the LIABILITIES of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1884.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Registered and depleted.	Fire.	Marine and inland.					
Agricultural.....	\$38,737 00	\$14,643 00	\$1,088,087 59		\$10,691 67	\$1,143,169 36		\$500,000 00	\$134,551 29
Albany.....	3,545 75		50,104 40		1,029 41	54,699 56		200,000 00	131,139 32
American Fire.....	8,606 66		186,079 09		12,827 52	198,905 75	\$500,867 00	400,000 00	333,253 84
American Exchange Fire.....	1,040 00		31,096 64		2,021 49	33,734 73		300,000 00	31,127 84
Broadway.....			30,883 25		1,933 69	32,815 94		200,000 00	368,060 34
Brooklyn Fire.....	1,800 00		37,006 16		1,880 30	40,446 46		153,000 00	188,092 54
Buffalo German.....	20,585 60	200 00	257,933 76		7,908 30	258,579 66		300,000 00	350,450 45
Citizens'.....	86,365 30	2,599 46	413,430 82		6,639 74	481,025 34	150,000 00	300,000 00	154,462 25
City Fire.....	409 23		25,290 96		1,733 65	27,433 89		210,000 00	152,708 05
Clinton Fire.....	5,784 17	2,650 00	100,135 28		27,233 42	132,752 87		250,000 00	75,016 47
Commerce.....	8,440 00	350 00	82,251 81		449 83	83,051 64		200,000 00	130,298 45
Continental.....	313,235 03	44,953 00	1,023,299 35		89,247 33	2,403,230 10	29,698 00	1,000,000 00	1,505,323 83
Eagle Fire.....	6,648 71	1,700 00	75,043 14	\$25,294 75	82,233 07	115,635 53		300,000 00	620,143 04
Empire City Fire.....	8,565 00		32,779 66		1,860 60	43,635 26		200,000 00	53,916 43
Exchange Fire.....	8,567 33		186,037 81	2,018 74	1,523 20	207,776 56		200,010 00	63,174 95
Paragon Fire.....	6,710 77	5,479 01	94,613 93		4,947 84	113,681 55		300,000 00	64,533 51
Firemen's.....	3,351 23		36,471 38	403 03	3,460 56	40,335 37		304,000 00	47,046 63
Franklin and Emporin Fire.....	12,435 45		43,316 73		1,734 78	45,475 94		300,000 00	41,831 91
German American.....	160,729 38	10,794 20	1,323,313 65	905 00	34,585 86	1,531,443 19		1,000,000 00	1,633,893 75
Germania Fire.....	134,970 02	31,860 23	946,773 89		1,135 00	1,132,734 13		1,000,000 00	367,341 50
Glen Falls.....	30,469 09	6,350 00	461,675 84		5,736 59	504,151 23		300,000 00	668,973 67
Globe Fire.....	112,033 73	1,200 00	506,051 14		1,775 02	567,739 61		300,000 00	103,543 70
Greenwich.....	112,033 73	12,198 80	506,051 14	30,565 67	21,500 00	634,944 43		300,000 00	292,063 24
Guardian Fire.....	2,980 00		30,148 47		2,600 00	42,675 47		300,000 00	18,417 68
Hamilton Fire.....	5,100 01	2,800 00	50,673 59	60 00	10,965 49	69,473 09		150,000 00	103,383 16
Hanover Fire.....	137,744 83	28,414 07	919,616 89		1,290 00	1,027,035 75		1,000,000 00	450,447 03
Home.....	246,241 81	5,066 83	2,647,565 00		7,500 00	3,353,893 64		3,000,000 00	1,147,786 91
Howard.....	24,369 02	5,890 40	123,544 81		61,660 71	244,774 94		500,000 00	2,505 11
Jefferson.....	2,469 74		43,761 09		1,798 96	45,029 76	900,893 30	300,010 00	64,603 78
Kings County Fire.....	3,921 23		55,046 17		2,951 26	67,917 66		150,000 00	174,756 43

Ketchikan Fire.....	7,384 15	58,139 80	1,701 45	57,133 45	310,000 00	97,747 84
Lafayette Fire.....	17,713 26	60,438 53	2,538 58	60,438 53	150,000 00	24,531 00
Marine Fire.....	25,329 66	79,137 48	2,728 58	107,665 67	300,000 00	14,648 85
Mechanics Fire.....	12,585 82	108,135 09	7,898 61	197,668 98	300,000 00	107,078 41
Merchants Fire.....	24,134 07	131,038 85	2,000 00	197,668 98	300,000 00	25,888 11
Merchant Fire.....	1,086 97	31,038 95	1,105 80	28,931 42	300,000 00	15,386 19
Merchants Fire.....	8,876 00	68,304 13	2,180 15	80,484 99	300,000 00	104,389 60
Montana Fire.....	12,663 41	65,408 37	2,875 00	95,185 68	300,000 00	54,470 39
Nassau Fire.....	3,176 00	34,689 10	1,100 00	30,589 85	300,000 00	184,831 23
National Fire.....	19,032 42	100,694 98	20,612 17	144,935 79	300,000 00	56,102 00
New York Bowery Fire.....	67,687 00	218,238 28	44,308 34	232,954 68	300,000 00	282,314 44
New York Equitable.....	3,657 00	31,413 27	2,045 60	33,458 87	310,000 00	344,053 08
New York Fire.....	52,975 61	118,316 28	12,157 49	183,483 78	300,000 00	89,967 43
Niagara Fire.....	158,976 61	842,320 59	10,508 00	1,080,149 50	500,000 00	331,447 89
North River.....	650 00	10,723 28	10,874 10	12,356 28	350,000 00	87,068 84
Pacific Fire.....	31,665 00	173,297 75	8,288 66	214,788 41	300,000 00	233,056 59
Park Fire.....	4,985 00	22,555 27	1,655 43	28,285 99	300,000 00	63,190 86
People's Fire.....	25,731 22	99,259 29	9,707 54	135,268 15	300,000 00	87,331 46
Peter Cooper Fire.....	25,700 00	14,453 85	4,450 00	15,613 85	150,000 00	203,967 81
Phenix.....	297,781 07	2,292,384 37	22,635 28	2,701,439 07	1,000,000 00	640,391 18
Re-Assurance.....	25,673 28	2,188 04	2,473 90	23,200 88	300,000 00	19,419 34
Rochester German.....	33,907 00	272,550 64	1,473 00	300,178 64	300,000 00	137,564 60
Rutger's Fire.....	1,080 51	41,457 76	2,856 19	43,568 37	300,000 00	145,545 36
Standard Fire.....	8,138 79	54,705 00	2,942 73	67,280 83	300,000 00	121,496 97
Star Fire.....	30,873 61	111,680 10	2,942 73	147,056 44	500,000 00	6,397 49
Sterling Fire.....	9,677 50	73,778 47	2,900 00	87,285 97	350,000 00	8,833 03
Sunvysant.....	5,243 52	45,057 34	2,436 54	54,445 97	300,000 00	63,391 29
Union Fire.....	5,270 00	31,469 14	2,950 88	32,019 96	100,000 00	16,357 71
United States Fire.....	3,777 15	54,507 08	26,753 46	90,560 17	250,000 00	221,018 88
Wettershire Fire.....	53,415 61	446,180 61	8,914 85	503,450 76	300,000 00	204,572 80
Williamsburgh City Fire.....	31,297 12	430,167 54	23,608 98	501,911 47	350,000 00	438,069 02
Totals.....	\$2,450,073 24	\$18,201,015 68	\$625,059 41	\$21,718,818 12	\$31,037,030 00	\$14,365,232 87

Dutchess county.....	\$11,245 21	\$128,549 48	\$140,094 69	.....	.....	.....
Erie County.....	.....	22,091 13	24,091 13	.....	.....	.....
Glenn County.....	.....	9,449 00	9,899 03	.....	.....	.....
Monticello Fire.....	2,980 35	130,213 00	59 43	130,263 38	.....	.....
Mutual Ins. Co. of New York.....	.....	.....	.....	.....	.....	.....
Mutual Ins. Co. of City and County of Albany.....	22 50	15,000 00	250 00	15,272 50	.....	.....
Richmond County.....	.....	4,000 00	75 00	4,075 00	.....	.....
Saratoga County.....	.....	6,000 00	.....	6,000 00	.....	.....
Suffolk County.....	.....	.....	.....	.....	.....	.....
Totals.....	\$14,248 66	\$315,602 64	\$334 43	\$330,685 73	.....	.....

TABLE No. II — LIABILITIES — (Continued).  
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Reinstated and disputed.	Fire.	Marine and inland.					
Alma, Conn.....	\$212,203 10	\$16,886 85	\$4,707,513 47	\$37,592 98	\$78,551 00	\$2,049,050 56	.....	\$4,000,000 00	\$2,964,490 55
American, Mass.....	17,463 75	.....	65,500 11	51,655 83	15,845 49	137,311 15	.....	900,000 00	141,019 87
American, N. J.....	28,707 71	1,000 00	227,537 55	.....	19,698 97	376,974 23	.....	600,000 00	844,750 05
American Fire, Pa.....	94,894 34	15,801 64	522,187 67	.....	380,625 86	961,449 51	.....	400,000 00	406,642 74
American Central, Mo.....	56,186 69	9,172 88	820,894 98	.....	9,553 13	407,697 88	.....	600,000 00	170,005 88
Atlantic F. and M., R. I.....	7,850 38	.....	26,737 65	108 05	948 88	35,592 94	.....	200,000 00	11,064 38
Boatman's F. and M., Pa.....	34,160 31	1,368 98	228,557 67	1,238 78	9,547 66	109,410 37	.....	250,000 00	36,693 31
California, Cal.....	13,048 97	8,900 00	45,794 43	.....	8,133 24	326,894 31	.....	600,000 00	98,761 10
Citizens', Pa.....	14,988 66	.....	122,415 36	1,368 75	3,000 00	129,712 87	.....	500,000 00	5,668 01
Commercial, Cal.....	24,393 53	2,100 00	134,619 08	10,513 15	2,405 43	174,831 15	.....	200,000 00	67,941 77
Concordia Fire, Wis.....	6,580 82	4,116 46	138,454 72	.....	4,508 87	151,005 39	.....	200,000 00	90,967 05
Connecticut Fire, Conn.....	86,880 00	9,777 78	530,679 80	.....	.....	627,237 58	.....	1,000,000 00	238,156 00
Detroit F. and M., Mich.....	25,236 49	1,850 00	103,576 09	678 98	800 00	135,440 56	.....	300,000 00	295,402 08
Eliot, Mass.....	10,905 00	2,000 00	75,535 36	.....	2,775 00	92,105 36	.....	200,000 00	73,188 96
Equitable F. and M., R. I.....	31,580 00	1,600 00	111,979 33	1,763 78	1,918 90	135,692 01	.....	300,000 00	50,861 28
Fire Ass'n of Phila., Pa.....	137,170 10	41,102 06	971,110 12	.....	1,778,246 77	2,927,629 05	.....	500,000 00	832,846 85
Fireman's Fund, Cal.....	61,409 85	15,823 86	843,189 00	1,684 46	17,880 46	946,377 64	.....	750,000 00	294,517 13
Fire I. Co. of Phila., Pa.....	12,758 35	1,500 00	58,408 55	.....	82,350 27	153,077 17	.....	400,000 00	86,416 01
Firemen's, Md.....	8,448 38	.....	64,968 32	.....	1,713 93	67,060 68	.....	375,000 00	95,740 66
Firemen's, N. J.....	3,268 82	.....	150,643 32	.....	4,370 81	156,297 95	.....	500,000 00	775,347 13
Firemen's, Ohio.....	2,268 22	2,064 20	130,860 59	.....	456 80	140,379 81	.....	250,000 00	34,555 55
Franklin Fire, Pa.....	52,619 21	4,000 00	430,649 48	.....	1,861,311 93	1,943,780 62	.....	400,000 00	801,325 01
German Fire, Pa.....	11,661 90	.....	133,532 16	.....	1,200 00	166,114 06	.....	200,000 00	82,043 66
Guard Fire and Marine, Pa.....	27,466 51	2,994 51	254,113 97	.....	131,698 43	386,273 41	.....	300,000 00	538,289 29
Hartford Fire, Conn.....	220,371 38	38,598 31	1,714,707 67	.....	33,750 00	2,012,227 36	.....	1,350,000 00	1,229,402 65
Home Mutual, Cal.....	32,390 45	5,535 83	273,137 07	.....	2,798 27	303,331 01	.....	300,000 00	250,906 61
Ind. Co. of N. America, Pa.....	393,560 00	67,862 00	1,741,476 91	.....	506,978 53	2,638,305 16	.....	3,000,000 00	2,964,870 05
Ind. Co. State of Penn., Pa.....	41,567 00	.....	81,365 15	.....	84,232 10	237,171 75	.....	200,000 00	189,426 24
Manuf. and Merchants', Pa.....	1,771 84	43,284 92	418 26	.....	51,371 01	51,371 01	.....	250,000 00	86,678 53
Mechanics, Pa.....	14,599 93	.....	52,469 28	.....	188,888 08	204,257 24	.....	300,000 00	91,665 16
Mercantile, Ohio.....	16,900 00	1,100 00	65,465 26	1,322 26	2,462 89	85,282 93	.....	200,000 00	34,864 86
Mercantile F. and M., Mass.....	19,434 97	.....	18,127 5	.....	1,709 00	130,890 16	.....	400,000 00	172,680 16
Merchants' N. J.....	55,801 38	22,522 94	305,840 44	.....	22,713 57	468,887 38	.....	400,000 00	340,702 06

Merchants' R. I.	35,937 98	1,900 00	134,163 65	188 08	2,300 31	154,545 23	900,000 00	55,007 48
Michigan Mch. Mt., Wis	5,096 45	10,879 07	69,230 91	.....	.....	74,315 47	200,000 00	41,033 01
National Fire Conn.	14,971 84	6,000 00	294,042 91	.....	13 00	251,935 23	200,000 00	655,711 87
Neptune F. and M., Mass.	44,666 58	5,500 00	252,689 70	.....	.....	264,556 53	1,000,000 00	485,746 43
Newark Fire, N. J.	14,404 85	2,781 96	91,775 94	4,461 50	2,350 00	104,588 34	30,000 00	48,886 74
New Hampshire Fire, N. H.	35,709 63	2,300 00	105,682 86	.....	10,737 38	133,606 05	250,000 00	297,935 10
North American, Mass.	5,019 93	.....	247,496 80	.....	13,319 27	300,519 45	300,000 00	214,080 50
Northwestern Nat., Wis	63,013 93	8,235 00	75,014 55	.....	3,919 17	84,037 80	300,000 00	27,584 31
Orient, Conn.	64,349 93	2,150 00	349,379 73	500 00	3,105 17	408,423 83	600,000 00	295,733 09
Pennsylvania Fire, Pa.	90,283 77	.....	13,774 43	.....	.....	408,965 93	1,000,000 00	12,427 27
Pennsylvania, Pa.	23,820 18	.....	510,885 97	.....	467,277 38	1,077,145 87	400,000 00	901,771 86
People's, Pa.	24,909 23	1,100 00	82,809 55	.....	1,538 69	108,118 41	300,000 00	.....
Phoenix, Conn.	288,571 89	15,238 59	1,293,861 94	.....	1,677 57	97,249 30	200,000 00	58,307 75
Prescott, Mass.	14,887 68	500 00	118,277 31	.....	3,683 65	154,737 72	200,000 00	772,637 19
Providence (Wash.) R. L.	96,890 51	14,373 53	267,123 75	70,559 33	.....	337,346 54	300,000 00	15,588 78
Reading Fire, Pa.	7,880 73	200 00	52,600 11	.....	6,709 31	448,975 19	400,000 00	21,079 04
St. Paul F. and M., Minn.	40,613 73	5,644 56	338,513 10	9,390 00	3,536 75	377,396 19	250,000 00	295,908 91
Security, Conn.	19,639 76	2,800 00	169,635 80	19,176 79	4,449 57	155,901 92	600,000 00	298,610 51
Springfield F. and M., Mass.	173,550 09	14,336 53	1,105,399 56	.....	25,650 00	1,285,136 13	300,000 00	44,806 85
Spring Garden, Pa.	1,505 75	.....	63,846 29	.....	340,980 71	402,934 75	400,000 00	298,574 11
Sun, Cal.	11,746 00	1,485 00	80,197 85	40,559 60	8,353 42	138,322 37	300,000 00	370,443 94
Traders' Ill.	57,713 47	8,564 78	268,217 51	.....	33,750 31	358,245 67	500,000 00	39,465 94
Union, Cal.	45,594 94	4,249 07	175,153 95	23,922 00	2,440 00	260,349 68	300,000 00	305,573 35
United Firemen's, Pa.	11,145 73	1,500 00	66,805 34	.....	351,361 85	431,433 91	750,000 00	111,908 95
Washington F. & M., Mass.	127,320 00	.....	358,923 53	65,453 19	797 92	551,852 69	300,000 00	51,734 32
Western, Pa.	3,270 41	.....	47,740 43	760 00	858 13	52,056 02	1,000,000 00	25,562 09
Totals.....	\$3,018,116 34	\$378,219 23	\$18,350,890 05	\$768,684 97	\$5,900,737 52	\$38,505,648 00	\$300,000 00	72,622 07
								\$19,462,345 13

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa.....	\$14,036 56	\$5,000 00	\$215,336 40	.....	\$4,838 20	\$341,261 46	.....	.....
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RECAPITULATION.

N. Y. State, J. S. Fire and Fire-Marine Ins. Cos....	\$2,450,073 94	\$380,080 53	\$18,301,015 82	\$161,500 12	\$626,059 41	\$31,718,818 12	\$21,057,080 00	\$14,365,262 27
N. Y. State M. Fire Ins. Co.	14,948 66	.....	315,022 64	.....	584 43	330,635 73	.....	.....
Joint-Stock Fire & Fire-M. Ins. Cos. of other States.	3,018,116 34	378,219 22	18,350,890 05	768,684 97	5,990,737 52	28,508,648 00	32,988 000 00	19,462,945 13
Mutual Fire Ins. Co. of the State of Pennsylvania.....	16,086 86	3,000 00	215,336 40	.....	6,268 30	241,261 46	.....	.....
Aggregate.....	\$5,498,324 00	\$661,299 75	\$37,062,644 91	\$680,275 06	\$6,664,490 56	\$30,797,433 31	\$54,015,080 00	\$33,357,528 10

\* Impairment, \$1,799.03.



TABLE No. III — INCOME.

Showing the nature of the INCOME of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1884.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Articulated.	\$762,314 90		\$50,465 47	\$97,110 31	\$4,431 00		\$946,371 66	\$107,438 53	
Albany.	86,977 70		4,671 07	10,060 68		\$2,914 37	103,574 34	13,477 34	
American Fire.	235,990 72		5,910 70	40,944 66		1,317 59	284,153 67	33,290 34	
American Exchange Fire.	40,699 85		360 00	11,259 79	145 00	5,730 70	53,314 14		\$5,374 53
Broadway.	24,228 85		350 00	24,489 38		2,446 13	26,485 00	6,218 54	
Brooklyn Fire.	62,919 37			12,864 49	785 00		83,499 06	13,086 19	
Bruno Germania.	368,435 87		5,701 44	28,303 25	14,264 45	2,431 36	414,265 90	53,507 34	
Citizens.	738,048 33		2,450 08	24,516 47	4,753 28		778,768 16	75,344 76	
City Fire.	43,844 98		4,204 75	12,226 95		386 51	61,063 14		11,103 75
Clinton Fire.	231,132 67		1,358 00	18,394 95		1,095 53	241,816 15	1,438 73	
Commerce.	147,376 77		431 11	18,264 46	1,533 97		167,705 03		8,196 54
Continental.	2,230,940 75	\$394,079 28	18,949 68	164,573 95	45,979 74		2,994,723 53	25,145 08	
Empire Fire.	114,269 93		14,737 91	28,268 50	7,881 61		165,077 26	23,269 54	
Exchange Fire.	58,011 51		4,465 00	9,550 88		2,720 44	65,777 36	2,700 51	
Exchange Fire.	314,460 31	23,263 61	5,296 83	8,597 11		649 87	351,547 76	113,519 97	
Faragut Fire.	153,768 74			14,537 97	519 68		174,826 35		6,699 27
Franklin and Emporium Fire.	63,254 92	804 17	1,243 46	11,546 09	2,262 21		78,193 45	13,078 34	
Germania.	89,263 15	1,810 00	2,100 00	19,296 15		1,783 08	114,174 28	4,568 56	
Germania Fire.	1,810,038 25		165,026 81				2,005,705 09	295,004 70	
Germania Fire.	1,515,943 95		9,170 75	92,598 34			1,618,643 04	7,986 27	
Glen Falls.	549,497 87		21,627 29	30,890 81	285 00		582,031 07	84,183 11	
Globe Fire.	64,679 23		2,550 00	13,313 51		1,951 71	102,494 75		8,473 28
Greenwich.	702,054 08		1,513 86	27,208 50	15,864 94		865,207 80	92,116 05	
Hamilton Fire.	82,173 87		1,430 00	8,300 00		801 77	84,499 91	3,093 96	
Hamilton Fire.	94,946 18	100 00	1,247 00	9,700 00	785 06		111,515 00		8,413 59
Hanover Fire.	1,415,493 59		2,899 25	26,253 84			1,550,151 68		24,983 43
Horse.	2,230,136 87		71,297 50	217,980 07			2,642,394 95		63,915 54
Howard.	251,296 05		1,021 50	23,973 61	2,200 00		313,067 41		164,810 53
Insurance.	79,090 14		6,061 80	16,895 66		2,889 77	97,497 60	7,194 83	
King County Fire.	111,030 13		2,381 75	17,003 03		4,659 26	136,104 57	13,109 30	

Knickerbocker Fire	11,539 21	2,830 66	2,765 54	9,111 65	51 88	124,783 35	35,825 66	17,664 58
La Fayette Fire	134,153 81	6,064 76	6,464 78	273 45	2,950 66	146,113 11	32,765 48	32,765 48
Long Island	185,897 76	12,084 76	23,851 23	1,850 00	2,268 71	211,083 52	43,040 50	43,040 50
Manufacturers and Builders Fire	516,819 26	1,853 01	5,259 43	1,850 00	2,268 71	543,065 04	95,197 58	95,197 58
Mechanics Fire	265,604 70	4,900 91	8,259 43	1,850 00	2,268 71	267,863 14	5,383 58	5,383 58
Mercantile Fire	40,570 13	1,773 24	7,089 11	1,868 00	9,076 00	48,659 15	228 55	228 55
Merchants	125,459 28	6,715 53	14,801 91	1,868 00	9,076 00	142,260 27	11,660 08	11,660 08
Montauk Fire	128,149 21	1,149 00	14,801 91	2,541 66	2,541 66	130,650 82	14,654 58	14,654 58
Nassau Fire	55,946 33	2,130 80	19,853 80	2,541 66	2,541 66	58,070 09	203,886 85	203,886 85
National Fire	194,268 08	1,877 50	14,195 97	2,541 66	2,541 66	196,114 55	22,049 09	22,049 09
New York Brewery Fire	418,988 87	2,687 00	30,514 56	2,795 85	2,795 85	449,503 43	9,494 95	9,494 95
New York Equitable	55,088 80	2,535 68	18,046 47	4,889 48	4,889 48	57,624 35	3,985 01	3,985 01
New York Fire	944,581 75	4,435 73	8,408 96	1,759 53	1,759 53	949,017 71	10,451 48	10,451 48
Niagara Fire	1,308,573 26	6,324 00	75,265 53	1,759 53	1,759 53	1,384,838 79	12,089 70	12,089 70
North River	21,543 66	8,406 65	9,737 49	1,759 53	1,759 53	22,281 15	5,837 71	5,837 71
Pacific Fire	274,345 10	2,404 61	24,743 39	2,795 85	2,795 85	299,088 59	2,944 16	2,944 16
Park Fire	60,408 53	1,900 00	15,004 26	2,795 85	2,795 85	62,208 59	11,280 08	11,280 08
People's Fire	195,540 14	1,903 66	15,004 26	2,795 85	2,795 85	210,543 85	3,655 79	3,655 79
Peter Cooper Fire	25,135 46	1,555 00	13,273 08	16,071 40	16,071 40	26,688 54	504,888 60	504,888 60
Phoenix	2,413,073 69	17,701 60	190,774 73	16,071 40	16,071 40	2,603,848 42	38,143 75	38,143 75
Reassurance	128,537 51	9,835 00	9,713 34	2,104 00	2,104 00	138,350 85	3,089 01	3,089 01
Rochester German	451,173 84	15,177 97	9,713 34	2,104 00	2,104 00	466,351 81	3,731 20	3,731 20
Rutgers Fire	75,986 93	7,850 00	9,505 43	1,166 45	1,166 45	83,792 36	16,054 71	16,054 71
Standard Fire	55,276 75	1,097 18	11,259 69	1,166 45	1,166 45	56,436 07	3,089 01	3,089 01
Star Fire	945,587 51	8,317 19	16,065 15	1,605 80	1,605 80	951,602 66	38,211 29	38,211 29
Sterling Fire	128,498 74	2,500 00	10,566 15	1,587 92	1,587 92	139,064 89	5,885 34	5,885 34
Stuyvesant	50,485 61	6,067 23	11,253 08	1,587 92	1,587 92	51,742 71	2,035 45	2,035 45
Union Fire	28,038 61	2,144 04	2,144 04	975 63	975 63	29,182 65	48,133 65	48,133 65
United States Fire	55,443 69	15,035 81	8,735 81	1,996 81	1,996 81	64,179 41	35,115 29	35,115 29
Westchester Fire	680,078 71	8,463 10	27,253 71	15,637 32	15,637 32	707,332 42	\$1,890,319 13	\$1,890,319 13
Williamsburgh City Fire	681,257 99	22,305 30	5,408 23	15,637 32	15,637 32	703,563 21	\$504,400 29	\$504,400 29
Totals	\$28,053,139 46	\$602,860 01	\$1,602,769 76	\$156,813 08	\$80,203 43	\$30,985,893 53		

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County	\$97,807 09	\$1,035 00	\$3,579 01	\$300 00	\$351 83	\$104,441 10	\$12,800 02	
Erie County	35,816 30	4,023 05	850 17	300 00	317 05	41,670 35	24,404 25	
Glen Cove	15,574 08	3,749 35	574 52			20,314 93	168,677 28	\$2,768 85
Mutual Fire, of New York	278,768 17		17,137 44		7 60	295,910 61	5,681 90	
Mut. Ins. Co. City and Co. of Alb- y	10,851 81		5,580 00			12,789 41	191 47	
Richmond County	2,680 39	949 75	580 00			4,140 14	3,643 53	
Suffolk County	5,910 39	1,943 31		20 46		7,174 16	\$313,298 47	
Totals	\$444,508 08	\$11,019 44	\$93,231 14	\$320 46	\$1,276 48	\$485,940 60		\$2,960 32

TABLE No. III.—INCOME—(Continued.)  
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Aetna, Conn.	\$2,388,737 57	\$157,594 69	\$2,180 00	\$416,550 00	\$9,997 29	.....	\$2,955,009 55	\$97,498 93	.....
American, Mass.	102,385 72	56,223 07	387 50	22,943 56	653 32	.....	182,571 17	\$12,933 94	.....
American, N. J.	331,419 81	.....	36,686 93	25,750 00	10,775 53	.....	404,639 36	63,986 83	.....
American Fire, Pa.	839,945 74	.....	15,888 09	65,601 12	10,816 61	.....	921,751 56	30,837 88	.....
American Central, Mo.	512,396 78	.....	.....	57,926 44	.....	.....	570,223 22	6,725 94	.....
Atlantic Fire and Marine, R. I.	49,703 02	3,037 23	.....	4,747 85	9,763 63	.....	67,311 32	12,965 46	.....
Boatman's Fire and Marine, Pa.	137,881 36	7,192 83	3,649 37	18,403 50	2,130 37	\$2,009 30	157,271 63	9,839 93	.....
California, Cal.	876,447 16	69,897 10	17,889 87	19,166 60	7,375 00	.....	490,275 73	35,985 99	.....
Citizens', Pa.	214,578 05	5,221 03	12,174 40	17,538 78	1,397 24	.....	250,659 50	18,000 05	.....
Commercial, Cal.	274,240 99	29,203 85	15,331 91	5,327 93	.....	.....	324,304 68	2,038 40	.....
Concordia Fire, Wis.	162,392 35	.....	17,113 50	5,297 15	.....	.....	184,303 00	27,493 17	.....
Connecticut Fire, Conn.	842,300 88	.....	26,661 88	62,394 28	.....	.....	931,355 54	68,888 29	.....
Detroit Fire and Marine, Mich.	171,485 17	27,017 30	41,355 83	5,470 81	1,886 88	.....	247,293 94	13,598 04	.....
Eliot, Mass.	119,064 15	.....	1,897 70	13,442 29	.....	2,723 39	137,126 53	17,366 24	.....
Equitable Fire and Marine, R. I.	195,178 34	22,186 10	1,638 00	13,563 81	2,774 10	.....	224,329 75	7,711 24	.....
Fire Ass'n of Philadelphia, Pa.	1,431,891 64	.....	73,210 24	142,327 70	5,267 26	4,366 60	1,654,053 54	57,161 75	.....
Fireman's Fund, Cal.	564,533 22	190,970 90	6,504 90	34,535 41	15,000 03	.....	811,544 46	61,931 02	.....
Fire Ins. Co. County of Phila., Pa.	107,717 30	.....	7,597 92	22,696 01	1,285 91	73 65	140,399 73	4,064 69	.....
Firemen's, Md.	105,900 45	.....	16,749 06	1,177 05	.....	.....	123,698 57	14,000 43	.....
Firemen's, N. J.	241,401 93	.....	43,115 29	33,598 68	8,459 55	185 02	306,700 47	92,019 01	.....
Firemen's, Ohio	131,343 49	.....	5,887 09	8,679 17	5,613 91	.....	201,473 66	1,885 70	.....
Franklin Fire, Pa.	458,346 60	.....	87,435 60	33,716 48	26,431 33	3,309 62	604,293 63	33,381 66	.....
German Fire, Pa.	223,227 78	.....	12,368 48	6,839 00	454 00	.....	232,514 26	8,312 62	.....
Glad Fire and Marine, Pa.	310,902 64	214 70	31,661 24	17,720 87	18,313 48	.....	378,943 93	17,472 83	.....
Harford Fire, Conn.	2,342,899 34	.....	59,767 73	131,588 70	27,945 20	.....	2,662,150 96	54,318 45	.....
Home Mutual, Cal.	445,649 16	.....	35,421 57	8,679 17	3,546 00	.....	484,616 73	97,183 09	.....
Ins. Co. of North America, Pa.	2,176,590 23	1,457,893 24	107,521 45	290,221 55	.....	53,888 23	4,104,149 81	119,603 37	.....
Ins. Co. of State of Penn., Pa.	142,812 64	72,027 27	4,962 50	28,541 70	4,553 10	.....	247,293 62	46,645 73	.....
Manufacturers and Merchants, Pa.	66,311 79	3,646 47	18,896 02	13,896 02	2,905 02	2,874 53	81,032 83	20,686 55	.....
Mechanics', Pa.	92,591 50	.....	8,270 63	10,781 96	5,728 16	508 50	117,890 74	5,969 88	.....
Mercantile, Ohio	110,470 99	42,413 86	4,021 34	12,221 27	.....	.....	160,126 36	454 50	.....
Mercantile F. and M., Mass.	116,391 71	56,024 83	2,000 00	30,057 98	.....	775 44	205,250 01	2,570 02	.....
Mercantile's, N. J.	582,219 27	.....	25,000 25	25,000 25	5,206 13	.....	638,531 06	14,647 56	.....
Mercantile's R. I.	195,419 63	10,039 05	95,536 83	18,453 60	.....	40 89	227,556 72	12,864 73	.....

Michigan Fire and Marine, Mich.	118,217 29	729 98	15,984 24	1,740 01	1,540 98	388 50	130,573 92	10,004 05
Milwaukee Mechanics' Mut., Wis.	389,109 88	.....	28,639 07	24,439 07	2,900 50	.....	447,103 44	73,300 41
National Fire, Conn.	481,709 28	.....	30,807 74	61,496 87	.....	.....	546,424 81	65,235 25
Nephtine Fire and Marine, Mass.	184,941 77	14,575 71	.....	28,943 50	1,808 50	2,704 06	204,873 04	.....
Newark Fire, N. J.	160,871 34	.....	14,768 16	12,086 65	.....	.....	188,979 65	9,980 48
New Hampshire Fire, N. H.	464,775 78	.....	.....	49,451 87	.....	.....	514,327 15	38,186 70
North American, Mass.	97,738 65	12,574 19	4,310 56	12,647 00	970 00	.....	114,964 80	2,449 21
Northwestern National, Wis.	468,031 13	.....	11,695 74	88,329 23	.....	.....	583,030 38	40,443 26
Orient, Conn.	518,094 79	.....	13,486 27	54,794 15	710 00	.....	586,045 21	81,312 59
Pennsylvania Fire, Pa.	588,469 06	.....	9,823 08	107,450 65	850 00	717 49	688,240 82	59,060 72
Pennsylvania, Pa.	148,709 06	.....	8,986 91	4,651 88	2,394 00	1,141 14	165,973 46	9,708 76
People's, Pa.	134,653 41	.....	7,869 57	5,443 05	5,151 50	16,086 70	164,198 28	1,643 85
Phoenix, Conn.	9,088,470 53	.....	9,880 80	194,786 10	4,377 39	.....	2,247,464 21	4,501 07
Prescott, Mass.	194,565 41	.....	.....	16,454 97	.....	.....	201,019 68	2,718 22
Providence Washington, R. I.	414,285 42	339,365 05	.....	35,726 92	.....	.....	789,407 89	115,782 38
Reading Fire, Pa.	68,261 79	.....	12,880 22	5,965 19	1,322 76	2,269 11	85,209 07	19,868 47
St. Paul Fire and Marine, Minn.	408,619 40	46,570 26	11,013 07	50,178 41	6,823 95	.....	468,005 09	16,307 89
Security, Conn.	208,872 29	65,801 19	3,503 00	13,954 27	.....	13 09	291,731 64	42,868 07
Springfield Fire and Marine, Mass.	1,624,632 73	.....	17,708 70	97,768 46	3,835 80	.....	1,753,959 19	94,550 29
Spring Garden, Pa.	1,103,576 88	.....	17,587 41	36,167 50	16,310 17	946 20	1,174,888 16	54,818 56
Sun, Cal.	155,647 69	62,786 04	.....	14,676 90	6,113 50	157 88	240,381 01	24,611 59
Traders, Ill.	501,713 08	2,431 11	.....	40,724 14	6,000 00	890 33	551,768 66	23,073 15
Union, Cal.	288,085 71	98,604 54	18,640 49	23,603 02	8,940 00	.....	487,872 76	32,225 87
United Firemen's, Pa.	105,038 47	.....	14,211 77	20,116 79	281 53	.....	139,768 58	8,555 37
Washington Fire and Mar. Mass.	614,967 70	186,090 09	4,153 89	65,711 11	.....	2,535 21	873,458 00	32,338 18
Western, Pa.	78,296 54	2,295 73	6,731 50	9,016 42	1,075 00	2,257 06	100,862 56	5,969 56
Totals	\$27,386,454 93	\$3,092,908 40	\$970,471 81	\$2,632,543 50	\$226,638 11	\$100,899 35	\$34,441,591 10	\$1,591,642 36
Farmers', York, Pa.	\$248,894 32	.....	\$4,407 52	\$14,178 71	\$330 00	\$1,303 24	\$269,118 79	.....
MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.	.....	.....	.....	.....	.....	.....	.....	\$380 87
RECAPITULATION.								
N. Y. State J. S. Fire and Fire-Marine Ins. Cos.	\$38,083,139 46	\$1,419,472 85	\$402,880 01	\$1,092,769 76	\$156,813 02	\$50,205 43	\$39,895,293 53	\$1,890,319 13
N. Y. State Mutual Fire Ins. Cos.	444,598 08	.....	11,019 44	28,321 14	220 46	1,273 48	465,240 60	213,296 47
J. S. Fire and Fire-Marine Ins. Cos. of other States	37,386,454 93	3,092,908 40	970,471 81	2,632,543 50	226,638 11	100,899 35	34,441,591 10	1,501,642 36
Mutual Fire Ins. Co. of the State of Pennsylvania	248,894 32	.....	4,407 52	14,178 71	330 00	1,303 24	269,118 79	850 37
Aggregate.	\$54,133,081 70	\$4,512,081 25	\$1,688,788 78	\$4,277,728 11	\$416,001 59	\$163,662 50	\$56,091,344 03	\$3,545,297 95
	.....	.....	.....	.....	.....	.....	.....	\$975,788 91

TABLE NO. IV — EXPENDITURES.

Showing the nature of the EXPENDITURES of Joint-Stock, Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1884.

## NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National State and local taxes.	All other expenditures.	Total expenditures.
Agricultural.....	\$327,760 94	.....	\$49,975 00	\$12,960 86	\$90,373 05	\$13,228 23	\$65,895 03	\$738,773 11
Albany.....	45,314 00	.....	30,000 00	13,047 04	6,171 77	2,683 23	5,466 85	91,093 82
American Fire.....	44,747 07	.....	52,817 75	20,636 23	34,046 33	4,538 94	24,108 68	251,033 42
American Exchange Fire.....	13,359 10	.....	10,735 00	6,861 36	13,604 00	1,943 31	9,091 90	53,593 67
Broadway.....	5,081 11	.....	32,000 00	1,817 46	13,890 00	975 25	6,731 64	54,399 45
Brooklyn Fire.....	17,081 25	.....	22,950 00	12,131 67	8,709 92	1,730 95	7,793 15	70,473 92
Buffalo German.....	205,516 70	.....	30,000 00	73,967 80	19,325 05	9,088 13	20,540 30	360,436 75
Catharine.....	258,555 05	.....	40,513 80	115,676 01	72,046 33	16,523 65	20,310 55	703,333 40
City Fire.....	14,530 93	.....	31,000 00	5,373 65	13,896 43	1,737 70	14,374 09	73,771 92
Clinton Fire.....	115,575 92	.....	25,000 00	44,015 88	20,198 38	4,738 89	30,563 35	240,377 43
Commerce.....	119,306 60	.....	15,000 00	27,404 75	10,300 93	6,431 21	6,408 03	175,931 57
Continental.....	1,317,793 85	\$388,928 88	163,819 66	477,744 60	291,073 96	77,953 18	137,239 36	3,903,876 51
Eagle Fire.....	25,705 09	.....	44,634 00	15,316 01	26,055 08	10,269 73	9,008 04	135,603 95
Empire City Fire.....	38,375 60	.....	13,000 00	5,477 55	13,316 65	10,546 87	5,707 77	64,978 45
Exchange Fire.....	103,634 80	13,575 39	14,000 70	74,963 95	13,095 05	4,643 46	3,615 34	237,733 09
Farragut Fire.....	92,162 30	.....	20,000 00	24,965 16	23,660 00	3,490 16	17,108 60	181,351 22
Firemen's.....	21,183 43	107 25	16,320 00	9,843 06	6,307 31	67,106 31	7,726 51	107,530 82
Franklin and Emporium Fire.....	51,373 40	673 60	23,000 00	18,769 21	7,510 03	1,759 02	7,937 01	109,611 68
German American.....	1,013,580 07	.....	100,000 00	374,845 08	142,617 77	46,761 21	137,536 36	1,775,709 39
Germania Fire.....	889,850 88	.....	100,000 00	250,907 77	92,669 34	33,707 32	239,713 56	1,610,807 77
Glen Falls.....	312,390 23	.....	20,000 00	31,392 50	35,143 50	10,678 26	40,433 45	500,933 93
Globe Fire.....	53,141 77	.....	14,101 46	1,302 48	13,680 00	1,302 48	6,603 41	110,963 07
Greenwich.....	359,431 40	45,715 19	60,000 00	184,379 07	43,624 43	10,311 30	31,767 39	764,091 74
Guardian Fire.....	23,314 66	.....	13,550 55	10,940 57	10,940 57	10,380 53	7,170 95	61,707 53
Hamilton Fire.....	67,565 33	.....	13,126 75	17,859 11	9,906 40	1,313 90	3,065 97	119,828 55
Hanover Fire.....	392,639 44	.....	100,000 00	237,574 95	55,877 96	35,057 66	268,375 30	1,373,115 11
Home.....	2,050,783 86	.....	300,000 00	664,014 13	263,539 35	65,637 42	271,533 41	3,371,924 39
Howard.....	344,985 05	.....	30,000 00	35,377 87	31,337 43	13,837 23	51,538 90	477,978 04
Jefferson.....	25,095 52	.....	32,001 60	9,914 61	13,234 90	3,166 73	6,007 43	90,301 03
Kings County Fire.....	45,233 85	.....	30,000 00	31,701 34	14,376 70	3,610 42	7,998 55	133,904 97

# STATISTICAL TABLES

Kaiserbocker Fire.	40,524 04	12,400 00	14,507 36	19,301 69	2,260 29	4,261 10	85,944 70
La Fayette Fire.	97,293 86	15,300 00	37,041 45	11,563 70	1,440 36	11,241 40	163,507 70
Long Island.	121,199 18	30,000 00	44,857 39	16,689 29	5,760 08	15,463 68	228,700 06
Manufacturers and Builders' Fire.	104,455 29	15,064 00	44,517 09	19,453 18	4,305 31	18,066 88	200,900 73
Mechanics' Fire.	124,322 73	25,000 00	45,517 56	26,891 13	5,049 26	28,201 69	268,263 87
Mercantile Fire.	25,294 51	6,000 00	5,465 97	11,810 80	1,090 17	4,870 85	53,729 00
Merchants.	71,090 53	10,000 00	27,098 27	21,855 30	1,699 53	11,851 69	145,060 53
Montank Fire.	77,738 73	20,000 00	28,533 35	13,904 19	1,664 68	14,083 73	149,780 70
Nassau Fire.	16,500 90	20,000 00	6,028 54	15,800 00	937 00	8,665 95	86,215 26
National Fire.	128,938 56	15,000 00	41,354 19	20,579 17	2,949 23	15,494 51	231,161 05
New York Bowery Fire.	294,079 56	26,000 00	97,115 06	35,800 00	10,245 59	12,553 51	454,785 32
New York Equitable.	12,257 89	25,200 00	7,732 11	13,150 00	543 78	8,331 23	66,174 00
New York Fire.	185,536 04	16,000 00	51,135 16	17,739 01	4,177 46	7,460 23	259,037 90
Niagara Fire.	898,048 19	45,813 00	243,170 92	95,945 00	23,301 00	111,326 79	1,373,510 90
North River.	3,966 15	25,111 00	243,181 94	11,700 00	4,053 24	1,644 23	43,607 23
Pacific Fire.	156,723 51	28,000 00	53,466 54	23,033 01	8,373 40	21,703 79	291,249 25
Park Fire.	27,114 56	20,000 00	11,439 33	10,277 78	1,331 90	6,969 58	77,103 15
People's Fire.	105,068 99	20,000 00	42,232 30	13,110 03	2,584 43	12,703 39	200,663 12
Peter Cooper Fire.	2,839 37	18,000 00	1,623 43	8,673 00	450 00	2,990 89	35,576 68
Phoenix.	1,690,516 92	100,000 00	752,754 96	295,036 17	85,149 80	232,335 75	3,893,081 10
Re-Assurance.	86,397 49	7,000 00	101,554 56	3,287 00	.....	3,623 69	100,208 18
Rochester German.	243,143 96	16,000 00	12,554 96	11,353 32	12,113 51	21,273 95	475,744 63
Rutgers Fire.	32,537 30	22,000 00	13,400 13	14,917 63	5,099 54	6,238 76	94,643 35
Standard Fire.	43,151 44	14,000 00	14,510 80	14,615 97	3,077 26	10,713 60	105,068 77
Star Fire.	198,710 43	.....	80,289 49	23,497 51	8,530 11	28,789 59	290,772 06
Sterling Fire.	71,480 19	12,000 00	27,728 05	18,445 88	2,473 27	12,036 31	145,214 68
Stuyvesant.	48,559 85	20,000 00	13,027 73	13,669 16	2,473 76	8,669 16	105,329 39
Union Fire.	15,877 44	6,000 00	2,519 20	1,037 60	1,037 67	1,400 43	38,308 34
United States Fire.	53,668 80	24,973 50	17,304 23	11,315 13	4,654 97	14,431 93	135,105 04
Westchester Fire.	384,139 06	130,000 00	130,000 00	23,549 96	15,006 65	81,536 09	675,693 68
Williamsburgh City Fire.	385,831 47	50,160 00	155,551 27	50,408 40	15,000 16	70,544 05	683,430 35
Totals.	\$14,703,680 82	\$2,160,809 28	\$5,019,868 14	\$2,386,675 51	\$317,690 26	\$2,892,139 35	\$28,596,353 70

## NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.	60,104 98	.....	\$19,541 27	9,510 58	\$718 25	\$1,665 90	\$91,641 08
Fire County.	8,368 43	.....	2,836 10	2,763 25	667 16	2,850 40	17,170 50
Albany County.	15,136 75	.....	.....	4,143 43	790 88	2,309 57	25,973 78
Capital City Fire.	53,423 82	.....	.....	17,539 24	2,511 51	53,738 94	127,353 23
Central Fire, of New York.	1,823 82	.....	201 26	4,926 26	83 92	913 15	8,107 51
Met. Ins. Co., City and Co. of Albany.	1,579 78	.....	106 85	1,867 40	133 55	235 80	4,331 61
Rensselaer County.	1,347 00	.....	617 54	1,362 12	40 32	168 56	3,531 34
Suffolk County.	.....	.....	.....	.....	.....	.....	.....

TABLE No. IV — EXPENDITURES — (Continued).  
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Aetna, Conn.	\$1,886,045 60	\$88,884 80	\$730,000 00	\$410,786 39	\$185,761 95	\$80,278 04	\$185,864 84	\$2,887,870 62
American, Mass.	53,378 00	53,270 38	29,440 00	23,543 48	15,978 79	5,645 84	12,247 73	195,004 11
American, N. J.	145,884 18	.....	67,540 30	51,189 61	84,330 08	28,758 18	28,758 18	340,635 43
American Fire, Pa.	588,686 97	.....	40,230 00	164,177 63	125,341 11	17,170 86	6,200 37	953,638 94
American Central, Mo.	330,214 31	.....	66,056 25	72,716 57	42,489 43	9,486 81	56,631 91	668,597 38
Atlantic Fire and Marine, R. I.	26,964 27	284 71	.....	8,015 61	10,792 10	1,584 69	6,885 86	54,345 36
Boatman's Fire and Marine, Pa.	100,305 02	9,505 47	17,500 00	39,389 08	7,734 53	4,040 16	7,947 90	176,601 56
California, Cal.	311,174 92	13,780 27	54,000 00	64,821 90	36,486 41	10,437 49	57,598 75	544,289 74
Citizens', Pa.	100,965 28	720 81	40,000 00	43,618 09	10,639 62	7,023 40	282,392 95	322,359 45
Commercial, Cal.	153,886 73	30,388 64	24,000 00	65,642 33	36,660 15	4,490 83	22,145 61	323,166 28
Concordia Fire, Wis.	84,301 79	.....	15,384 00	35,047 74	7,756 50	3,692 45	10,832 35	137,364 83
Connecticut Fire, Conn.	594,151 05	.....	90,000 00	129,270 17	57,042 17	20,085 40	61,999 46	862,468 25
Detroit Fire and Marine, Mich.	128,599 26	12,514 03	30,000 00	28,917 85	15,111 49	8,661 47	12,638 80	233,632 90
Eliot, Mass.	90,602 76	.....	20,435 00	22,374 07	8,794 36	5,263 19	7,082 49	154,462 77
Equitable Fire and Marine, R. I.	123,094 22	23,594 41	11,910 50	38,009 69	28,610 79	7,581 38	.....	254,040 99
Fire Association of Philadelphia, Pa.	1,037,831 05	.....	300,000 00	301,379 78	82,135 60	60,173 43	84,715 43	1,716,235 29
Fireman's Fund, Cal.	325,688 74	90,468 15	90,000 00	87,479 99	69,094 72	13,676 65	73,211 19	749,568 44
Fire Ins. Co., Co. of Philadelphia, Pa.	70,409 59	.....	25,513 17	19,614 95	8,062 80	5,733 68	5,911 41	136,245 10
Firemen's, Md.	47,354 41	.....	22,735 60	15,985 76	8,965 04	6,314 94	8,490 89	104,766 14
Firemen's, N. J.	97,408 81	.....	60,000 00	37,407 92	18,651 84	10,695 24	10,532 65	234,681 46
Firemen's, Ohio.	108,886 57	.....	5,000 00	33,110 52	20,704 76	5,180 74	27,275 83	200,087 96
Franklin Fire, Pa.	841,359 44	.....	80,291 60	64,630 08	50,676 95	26,300 64	75,373 15	641,531 39
German Fire, Pa.	138,580 73	.....	24,000 00	54,879 99	19,328 19	6,545 73	.....	244,301 44
Girard Fire and Marine, Pa.	169,880 66	1,437 91	72,000 00	64,234 66	35,638 66	23,998 69	30,835 17	398,315 76
Harford Fire, Conn.	1,823,364 51	.....	250,000 00	345,980 96	169,374 64	47,496 48	171,845 93	3,507,823 51
Home Mutual, Cal.	140,242 46	.....	36,000 00	115,844 69	37,696 31	6,880 66	50,767 60	337,438 64
Ins. Co. of North America, Pa.	1,442,631 33	947,837 39	600,000 00	536,536 63	127,651 76	114,254 99	231,732 23	3,896,546 44
Ins. Co. of State of Pennsylvania, Pa.	97,467 48	84,875 99	19,870 00	38,687 67	7,108 03	6,094 26	5,498 93	394,573 34
Manufacturers and Merchants', Pa.	23,015 46	177 82	20,000 00	10,587 40	17,008 03	1,871 52	5,498 93	68,346 28
Mechanics', Pa.	59,569 24	.....	24,873 00	13,815 92	6,865 48	5,577 78	2,731 49	111,940 66
Mercantile, Ohio.	71,381 84	.....	20,000 00	30,908 92	11,873 09	3,616 51	7,702 43	162,580 48
Mercantile Fire and Marine, Mass.	72,080 20	28,393 70	40,000 00	30,683 06	14,075 09	3,368 74	11,884 74	205,679 99
Merchants', N. J.	890,068 88	31,700 26	44,195 86	116,394 00	28,039 60	21,949 90	51,621 33	632,178 60
Merchants', R. I.	148,616 52	12,739 16	6,000 00	37,817 36	28,396 08	6,923 48	.....	240,431 45
Michigan Fire and Marine, Mich.	78,364 78	138 13	.....	18,114 76	5,696 17	5,022 76	13,913 35	130,479 64

Milwaukee Mechanics' Mutual, Wis.	304,787 09	9,967 00	96,088 05	38,856 86	12,644 34	98,592 30	873,946 00
National Fire, Conn.	285,870 28	100,000 00	60,250 87	33,861 14	12,944 45	22,876 35	461,199 61
Neptune Fire and Marine, Mass.	165,283 50	75,000 00	24,723 20	16,331 48	4,391 03	2,638 82	285,870 28
Newark Fire, N. J.	92,288 96	23,125 35	23,708 03	9,790 40	7,650 29	9,894 03	179,059 17
New Hampshire Fire, N. H.	273,617 46	40,000 00	58,853 20	34,085 08	15,678 03	22,866 67	475,070 39
North American, Mass.	50,067 26	30,305 05	14,568 63	14,098 15	12,106 41	12,106 41	117,406 51
Northwestern National, Wis.	240,100 24	60,000 00	58,088 64	43,790 81	13,314 20	43,238 95	498,186 08
Orion, Conn.	315,697 25	.....	58,741 06	39,282 59	11,985 23	504,713 03	804,713 03
Pennsylvania Fire, Pa.	544,166 75	40,000 00	187,077 53	35,908 51	23,570 47	894,179 50	894,179 50
Pennsylvania, Pa.	101,479 21	15,880 00	31,108 59	7,173 01	5,966 86	14,194 55	175,771 22
People's, Pa.	104,883 19	14,000 00	27,080 48	9,540 00	3,088 98	9,067 83	165,840 48
Phoenix, Conn.	1,200,304 81	250,000 00	331,968 91	65,845 03	63,654 93	181,759 46	2,262,963 14
Prescott, Mass.	188,084 24	.....	34,569 84	11,566 00	3,079 14	12,468 63	248,787 50
Providence Washington, R. I.	400,656 54	15,472 35	117,288 66	30,828 17	13,970 74	63,477 83	905,138 78
Reading Fire, Pa.	23,065 21	19,642 40	9,681 60	7,386 00	1,681 04	4,564 35	65,840 60
St. Paul Fire and Marine, Minn.	323,271 45	50,000 00	38,268 19	33,000 05	9,064 53	31,480 84	567,197 20
Security, Conn.	193,144 49	5,000 00	47,904 35	21,396 64	2,618 63	.....	248,873 77
Springfield Fire and Marine, Mass.	1,014,086 51	100,000 00	271,730 76	68,399 53	34,913 18	170,278 83	1,650,406 90
Spring Garden, Pa.	60,933 03	.....	31,915 88	15,317 99	11,041 79	130,069 58	130,069 58
Sun Cal.	78,840 61	30,000 00	31,837 87	15,709 37	1,659 62	17,892 80	215,769 42
Traders, Ill.	317,302 06	50,000 00	90,788 68	25,030 35	13,486 11	15,908 56	538,686 51
Union, Cal.	162,746 67	90,080 00	55,568 87	55,530 31	11,546 88	35,307 23	470,096 43
United Firemen's, Pa.	83,535 55	18,000 00	34,167 08	10,871 47	3,315 21	8,434 64	145,833 95
Washington Fire and Marine, Mass.	324,980 77	30,000 00	223,738 86	23,500 00	8,539 93	22,389 09	841,074 23
Western, Pa.	51,345 53	15,750 00	13,343 20	7,760 00	2,390 97	4,037 03	94,373 99
Totals	\$17,194,766 05	\$3,922,166 75	\$5,232,417 91	\$2,036,406 87	\$870,209 51	\$2,142,350 10	\$38,407,527 67

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa.	\$136,473 35	.....	\$53,026 34	\$15,463 60	\$5,083 46	\$12,973 41	\$260,369 16
RECAPITULATION.							
N. Y. State J. S. F. & F. M. I. Cos.	\$14,703,690 88	\$1,100,100 32	\$3,018,686 14	\$2,384,675 51	\$617,080 28	\$2,682,139 35	\$38,569,388 70
N. Y. State Mut. Fire Ins. Cos.	142,961 68	.....	34,179 36	43,151 73	4,680 01	50,631 72	274,994 45
J. S. F. & F. M. I. Cos. Of other States.	17,194,766 05	2,008,210 39	5,232,417 91	2,036,406 87	870,209 51	2,142,350 10	38,407,527 67
Mut. F. I. Co. of State of Penn.	136,473 35	.....	50,086 34	15,463 60	5,083 46	12,973 41	260,369 16
Aggregate	\$32,297,840 86	\$3,108,310 71	\$10,325,521 75	\$4,451,727 71	\$1,497,213 26	\$4,797,254 04	\$62,531,574 98



TABLE NO. V.—MARINE ASSETS.

*Summary analysis and classification of the various items composing the GROSS ASSETS of United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.*

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	Cash in office and in bank.	Premiums unpaid.	Premium notes.	United States stocks and bonds.	Other stocks and bonds.	Collateral loans.	Miscellaneous assets.	Total gross assets.
Atlantic Mutual .....	\$250,000 00	.....	\$1,561,544 65	.....	\$1,454,969 73	\$7,018,000 00	\$1,758,685 00	\$705,100 00	.....	\$12,745,299 38
Commercial Mutual .....	.....	.....	33,635 82	\$17,097 81	64,556 04	\$12,590 00	370,211 00	8,500 00	\$10,960 66	735,471 49
Great Western .....	.....	.....	40,568 80	65,287 05	40,732 04	790,300 00	.....	.....	12,624 94	910,156 33
New York Mutual .....	75,000 00	.....	37,890 89	33,984 03	24,039 50	124,506 25	274,567 61	.....	8,975 57	679,483 66
Orient Mutual .....	450,000 00	.....	38,981 27	38,750 54	190,308 20	155,891 25	.....	.....	3,967 43	875,933 68
Sun Mutual .....	.....	.....	65,715 10	23,563 53	21,274 93	473,000 00	.....	.....	.....	598,533 55
Totals .....	\$775,000 00	.....	\$1,775,830 04	\$198,732 95	\$1,705,915 50	\$3,723,787 50	\$2,512,483 61	\$713,600 00	\$36,538 61	\$16,598,878 21
MARINE INSURANCE COMPANIES OF OTHER STATES.										
Boston Marine, Mass .....	.....	\$138,450 00	\$384,704 61	\$150,849 26	\$500,961 20	\$385,125 00	\$585,314 25	\$65,400 00	\$4,956 65	\$3,134,260 27
Boynton Mutual, Mass .....	\$115,000 00	160,000 00	33,765 35	30,378 84	21,868 72	27,167 50	494,051 50	94,300 00	4,646 63	911,783 08
China Mutual, Mass .....	.....	.....	46,139 97	12,133 76	233,539 14	94,400 00	434,190 00	47,500 00	1,997 23	795,790 12
Union Pa .....	173,190 66	40,000 00	38,064 40	108,750 37	23,825 02	11,250 00	868,765 80	51,077 63	15,486 33	865,439 80
Totals .....	\$187,190 66	\$338,450 00	\$508,694 43	\$301,611 65	\$642,339 08	\$596,535 50	\$1,922,851 05	\$253,277 63	\$37,066 33	\$4,703,408 32
RECAPITULATION.										
N. Y. State Marine Ins. Coe. .....	\$775,000 00	.....	\$1,775,830 04	\$198,732 95	\$1,705,915 50	\$3,723,787 50	\$2,512,483 61	\$713,600 00	\$36,538 61	\$16,598,878 21
Marine Insurance Companies of other States .....	187,190 66	\$338,450 00	508,694 43	301,611 65	642,339 08	596,535 50	1,922,851 05	253,277 63	37,066 33	4,703,408 32
Aggregate .....	\$962,190 66	\$338,450 00	\$3,275,524 47	\$499,344 60	\$2,638,154 58	\$9,065,380 00	\$4,434,854 66	\$971,877 63	\$63,604 93	\$21,307,381 43

TABLE No. VI. — MARINE LIABILITIES.  
Showing the nature of the LIABILITIES, including Capital of the United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.

COMPANIES.	Losses adjusted.	Losses reported and supposed.	Losses resisted.	Unearned premiums.	All other claims.	Total liabilities scrip and capital.	Scrip not ordered redeemed.	Joint-stock capital.	Net surplus over scrip and capital.	Deficiency in scrip or capital.
Atlantic Mutual.....	\$140,181 44	\$1,930,938 56	\$42,000 00	\$1,889,535 10	\$58,533 14	\$3,870,539 24	\$1,903,300 00	.....	\$1,711,267 14	.....
Commercial Mutual.....	6,185 00	83,615 00	5,000 00	74,364 98	24,234 19	142,309 11	540,600 00	.....	49,459 21	.....
Great Western.....	19,077 72	14,726 00	55,900 00	77,967 00	16,000 86	177,230 08	.....	\$662,050	70,858 26	.....
New York Mutual.....	39,918 00	.....	.....	39,939 26	57,743 53	116,933 79	514,704 00	.....	17,767 07	.....
Orion Mutual.....	32,050 00	.....	.....	30,088 68	11,933 25	194,070 87	583,203 00	.....	153,649 81	.....
Sun Mutual.....	843 84	16,964 00	2,550 00	30,394 11	11,473 63	71,189 05	.....	500,000	18,384 38	.....
Totals.....	\$231,184 50	\$1,984,627 56	\$105,950 00	\$1,650,453 00	\$400,530 05	\$4,462,334 11	\$3,885,007 00	\$1,162,080	\$3,019,457 10	.....
MARINE INSURANCE COMPANIES OF OTHER STATES.										
Boston Marine, Mass.....	\$9,093 87	\$228,526 00	.....	\$510,313 87	.....	\$853,933 34	.....	\$1,000,000	\$230,838 08	.....
Boyleston Mutual, Mass.....	.....	28,915 00	\$18,815 00	194,800 73	\$4,536 60	246,666 38	.....	537,200	108,086 70	.....
China Mutual, Mass.....	.....	20,000 00	.....	158,145 06	1,319 80	179,464 86	\$705,300 00	.....	.....	\$88,834 74
Union, Pa.....	21,800 53	46,847 86	6,000 00	\$73,679 99	188,930 49	488,758 86	.....	375,000	4,670 94	.....
Totals.....	\$30,893 89	\$383,788 86	\$24,815 00	\$1,944,439 65	\$143,785 89	\$1,766,733 39	\$705,300 00	\$1,933,200	\$368,025 67	\$88,834 74
RECAPITULATION.										
N. Y. State Marine Ins. Cos.....	\$231,184 50	\$1,984,627 56	\$105,950 00	\$1,650,453 00	\$400,530 05	\$4,462,334 11	\$3,885,007 00	\$1,162,080	\$3,019,457 10	.....
Marine Ins. Cos. of other States.....	30,893 89	383,788 86	24,815 00	1,214,439 65	143,785 89	1,766,733 39	705,300 00	1,933,200	368,025 67	\$88,834 74
Aggregate.....	\$262,077 39	\$2,368,416 42	\$130,765 00	\$2,864,891 65	\$544,315 94	\$6,229,066 40	\$4,590,307 00	\$3,094,280	\$3,412,483 77	\$88,834 74

TABLE NO. VII. — MARINE INCOME.

Showing the nature of the INCOME of *United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.*

## NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland premiums.	Fire premiums.	Interest and dividends from all sources.	Received for rent.	Received from all other sources.	Total cash income.	Excess of income over expenditures.	Excess of expenditures over income.
Atlantic Mutual.....	\$3,697,137 86	.....	\$523,403 53	\$15,003 84	.....	\$4,576,137 73	\$1,325,267 94	.....
Commercial Mutual.....	134,624 70	.....	25,016 58	.....	\$1,960 80	211,653 08	6,167 13	.....
Great Western.....	477,824 33	.....	25,631 73	.....	.....	570,356 06	54,313 71	.....
New York Mutual.....	264,173 71	.....	27,934 33	2,006 66	899 00	323,311 59	21,971 31	.....
Orient Mutual.....	234,333 94	.....	4,635 06	23,796 00	.....	323,811 82	.....	\$66,660 87
Sun Mutual.....	130,213 75	.....	15,785 08	.....	7,037 68	148,086 47	49,673 25	.....
Totals.....	\$4,968,299 29	.....	\$663,898 06	\$47,406 00	\$9,837 48	\$5,708,390 84	\$1,457,590 74	\$66,660 87

## MARINE INSURANCE COMPANIES OF OTHER STATES.

Boston Marine, Mass.....	\$1,318,861 01	.....	\$97,400 47	.....	.....	\$1,296,261 48	\$13,713 08	.....
Burlington Mutual, Mass.....	103,174 51	\$941,174 15	43,330 04	.....	\$5,099 20	\$94,697 88	.....	\$33,266 67
China Mutual, Mass.....	283,426 31	.....	25,268 87	.....	16,477 61	315,149 79	39,465 04	.....
Union, Pa.....	376,826 91	\$40,857 58	26,669 32	\$14,363 01	.....	737,233 82	.....	194,267 84
Totals.....	\$1,964,767 74	\$581,961 73	\$170,697 66	\$14,363 01	\$21,576 81	\$3,703,335 97	\$53,196 06	\$163,564 51

## RECAPITULATION.

New York State Marine Ins. Cos.....	\$4,968,299 29	.....	\$663,898 06	\$47,406 00	\$9,837 48	\$5,708,390 84	\$1,457,590 74	\$66,660 87
Marine Ins. Cos. of other States.....	1,964,767 74	\$581,961 73	170,697 66	14,363 01	21,576 81	3,703,335 97	53,196 06	163,564 51
Aggregate.....	\$6,947,057 03	\$581,961 73	\$834,495 74	\$61,769 01	\$31,434 30	\$9,456,726 81	\$1,510,786 80	\$230,225 38

TABLE NO. VIII. — MARINE EXPENDITURES.  
*Showing the nature of the EXPENDITURES of United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.*  
 NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland losses.	Fire losses.	Dividends to stockholders.	Script re-deemed and interest.	Commissions.	Salaries.	State and national taxes.	All other expenditures.	Total expenditures.
Atlantic Mutual.....	\$2,095,319 41	.....	.....	\$413,125 80	\$17,898 15	\$374,077 58	\$48,581 64	.....	\$2,949,870 38
Commercial Mutual.....	123,017 35	.....	.....	35,015 64	19,038 53	21,040 00	4,768 94	\$10,584 46	205,414 98
Great Western.....	240,974 81	.....	\$26 40	.....	58,098 87	33,817 87	4,808 40	.....	425,153 38
New York Mutual.....	167,989 45	.....	.....	32,941 40	14,868 88	12,880 40	1,869 40	12,818 55	243,340 26
Orient Mutual.....	271,034 66	.....	.....	43,873 63	50,017 14	32,850 10	10,800 68	11,914 58	365,468 79
Sun Mutual.....	46,109 66	.....	203 00	.....	8,989 76	23,625 64	1,501 03	12,783 13	90,163 23
Totals.....	\$2,045,434 84	.....	\$231 40	\$534,455 27	\$111,746 83	\$508,290 69	\$70,269 09	\$55,063 85	\$4,315,480 97
MARINE INSURANCE COMPANIES OF OTHER STATES.									
Boston Marine, Mass.....	\$927,826 57	.....	\$100,000 00	.....	\$97,820 50	\$34,356 15	\$24,260 14	\$30,375 10	\$1,272,546 46
Boyiston Mutual, Mass.....	117,980 25	\$308,184 12	.....	\$519 00	47,838 87	23,500 00	4,588 57	24,533 74	484,964 56
China Mutual, Mass.....	190,259 06	.....	.....	38,388 40	14,975 43	18,440 00	3,999 80	9,590 56	276,657 75
Union, Pennsylvania.....	552,367 84	239,006 78	22,750 06	.....	123,255 45	38,224 00	21,920 66	47,498 37	851,521 66
Totals.....	\$1,623,493 28	\$498,159 90	\$122,750 06	\$38,912 40	\$269,600 25	\$119,530 15	\$52,203 67	\$172,017 77	\$3,862,723 43
RECAPITULATION.									
N. Y. State Marine Ins. Cos.....	\$2,045,434 84	.....	\$231 40	\$534,455 27	\$111,746 83	\$508,290 69	\$70,269 09	\$55,063 85	\$4,315,480 97
Marine Ins. Cos. of other States.....	1,623,493 28	\$498,159 90	122,750 06	38,912 40	269,600 25	119,530 15	52,203 67	172,017 77	3,862,723 43
Aggregates.....	\$4,673,928 06	\$498,159 90	\$122,981 46	\$563,367 67	\$401,407 08	\$627,810 84	\$122,472 76	\$227,070 63	\$7,178,203 39

TABLE No. IX.

Table compiled from the special Annual Statements of Fire Insurance Companies of FOREIGN countries authorized to transact business in the State of New York, made under the provisions of chapter 888, Laws of 1871, and chapter 235, Laws of 1882, for the year ending December 31, 1894, showing the amount of Assets, and how and where held, the Liabilities, and the amount of net Assets which is considered the CAPITAL of said companies under said acts.

COMPANIES.	ASSETS.						LIABILITIES.				
	Deposited in New York at market value.	Deposited in other States at market value.	Bonds and mortgages on real estate in New York.	Bonds and mortgages held by trustees.	Other assets and property held in State New York.	Other assets and property held by trustees in other States.	Total gross assets held or deposited in the United States.	Unearned premium.	Due for losses in the United States and other liabilities.	Total liabilities in the United States.	Net assets or capital.
British American, Toronto.	\$251,600 00	\$317,910 00	...	...	\$72,900 00	\$355,426 86	\$642,540 00	\$388,957 30	\$78,183 92	\$469,555 71	\$232,784 29
City of London, London.	245,750 00	115,787 50	...	...	...	...	616,965 38	208,615 36	59,582 13	877,163 85	269,785 71
Commercial Union, London.	226,000 00	265,560 00	...	...	1,547,906 54	...	2,089,455 54	1,179,631 55	236,394 26	1,418,023 90	671,431 64
Fire Ins. Assoc'n, London.	248,000 00	248,064 00	...	...	845,479 71	...	689,548 71	448,110 35	105,552 36	1,554,062 62	261,981 09
Guardian, London.	245,750 00	213,261 25	...	...	716,187 94	...	1,173,219 19	576,764 77	76,767 84	456,033 61	717,686 58
Hamburg-Bremen, Hamb'g.	245,206 25	225,000 00	...	...	324,140 00	...	732,246 25	478,516 54	66,480 00	844,696 54	247,879 71
Imperial, London.	360,550 00	311,100 00	...	...	677,371 83	...	1,380,291 33	682,329 25	121,688 38	1,501,944 85	583,946 73
Lancashire Manchester.	897,627 50	841,975 00	...	...	111,311 50	...	1,840,114 00	682,329 25	173,688 38	2,523,103 33	431,973 19
Lion, London.	244,000 00	244,000 00	...	...	152,829 01	...	697,073 01	197,730 00	37,373 53	235,103 53	461,969 48
Liv & London & Globe, Liv.	365,625 00	362,581 25	...	...	\$362,625 44	...	5,474,967 47	2,466,949 95	673,443 69	3,144,393 64	2,330,463 83
London & Lancashire, Lon.	889,857 00	284,900 00	...	...	598,175 00	...	1,217,413 00	636,734 77	125,692 77	764,427 54	482,964 46
London & Provincial, Lon.	207,000 00	...	...	...	408,000 00	...	1,408,000 00	173,360 77	50,388 78	223,649 01	173,360 77
London Assur. Corp'n, Lon.	305,457 50	265,843 75	...	...	727,705 25	...	1,344,063 50	996,648 67	124,000 00	1,020,648 67	702,137 83
North British & Mer., Lon.	242,500 00	293,452 50	...	...	242,500 00	...	2,944,384 82	1,154,063 50	154,000 00	1,308,063 50	1,636,321 32
Northern London.	286,262 50	266,068 00	...	...	610,354 32	...	1,161,964 82	471,131 27	108,112 71	579,243 98	581,710 84
Norwich Union Norwich.	866,575 00	264,000 00	...	...	457,749 64	...	1,078,144 64	446,890 90	76,971 99	922,862 89	555,281 75
Phoenix, London.	966,000 00	260,100 00	...	...	693,556 53	...	1,276,566 53	869,698 53	178,413 00	1,048,101 43	236,865 40
Queen Liverpool.	243,750 00	514,968 75	...	...	8,345,364 10	...	1,960,228 49	872,642 28	185,765 43	1,058,407 71	681,815 78
Royal Liverpool.	286,400 00	509,800 00	...	...	244,000 00	...	5,944,976 00	1,854,969 15	473,233 90	2,827,188 05	1,626,912 05
Scottish Union & Nat., Ed.	214,000 00	260,100 00	...	...	108,879 60	...	911,479 80	215,726 22	463,432 56	369,158 77	642,321 03
Sun Fire Office, London.	707,650 00	219,876 00	...	...	198,066 01	...	1,269,941 01	1,002,494 06	167,671 00	1,390,165 06	29,776 96
Swiss Re-Insurance, Hamb'g.	214,000 00	123,000 00	...	...	50,263 56	...	450,005 56	12,849 22	169,018 54	181,867 76	250,000 00
United Fire Ins., Man.	253,130 00	537,607 00	...	...	496,116 60	...	738,119 60	881,796 22	148,110 13	930,506 35	208,615 04
Western Toronto.	...	...	...	...	...	...	738,119 60	881,796 22	148,110 13	930,506 35	178,516 04
Totals.	\$7,688,480 75	\$5,764,927 00	\$1,700,265 78	\$409,250	\$17,910,087 74	\$419,426 98	\$38,878,440 15	\$16,820,863 17	\$3,830,185 37	\$19,653,068 54	\$14,000,401 61

\* Company has asked for and been given time to make impairment good.

† Impairment made good since statement was filed.

TABLE No. X.

Showing the Deposit Capital, Gross Assets, Gross Liabilities, Surplus and the nature of the Income and Expenditures of the United States Branches of Foreign Fire Insurance Companies authorized to transact business in this State, for the year ending December 31, 1884.

COMPANIES.	Deposit capital held by the Department.	Gross assets.	Gross liabilities.	Surplus beyond deposit capital.	INCOME.			EXPENDITURES.		
					Received for premiums.	All other income.	Total income.	Paid for losses.	All other expenditures.	Total expenditures.
British America, Toronto.....	\$300,000	\$715,054.60	\$409,555.71	\$105,498.90	\$537,309.38	\$38,150.49	\$585,459.76	\$416,188.51	\$161,674.44	\$577,823.85
City of London, London.....	200,000	715,544.11	377,131.01	138,413.07	533,230.79	31,288.28	574,499.02	383,930.10	194,115.46	567,645.06
Commercial Union, London.....	200,000	2,867,577.74	1,460,133.86	709,443.00	1,897,986.85	71,359.41	1,969,356.31	1,059,914.84	590,330.56	1,743,405.40
Fire Ins. Association, Lon.....	200,000	967,581.45	575,708.45	191,873.00	773,293.00	17,514.38	800,773.38	1,159,156.39	372,569.74	1,553,726.13
Guardian, London.....	200,000	1,316,653.64	455,522.61	551,101.32	635,705.48	17,353.57	653,059.05	431,833.79	233,639.33	884,673.13
Hamburg-Bremen, Hamb'g.....	200,000	984,535.25	544,966.54	189,568.81	774,964.96	36,661.71	811,626.67	555,204.29	367,817.69	823,112.58
Imperial, London.....	200,000	1,478,590.34	753,044.55	528,535.69	1,014,170.11	56,893.70	1,071,063.81	679,009.17	338,089.41	1,017,048.56
Lancashire, Manchester.....	200,000	1,498,322.36	806,871.53	491,550.33	1,074,509.84	58,496.46	1,133,006.30	793,078.53	344,071.00	1,097,149.53
Lion, London.....	200,000	702,501.40	230,505.92	361,995.48	363,454.10	25,337.91	387,792.01	235,694.91	117,118.78	344,803.64
Liv'ry & Lon. & Globe, Liv.....	200,000	5,941,474.53	3,360,430.41	2,380,994.12	3,611,634.87	202,723.05	3,814,357.92	2,172,553.64	1,067,886.84	3,240,386.49
London & Lancashire, Lon.....	200,000	1,415,434.45	764,437.54	450,996.91	1,004,701.16	62,917.24	1,067,618.40	770,698.42	335,532.34	1,106,280.76
London & Provincial, Lon.....	200,000	434,800.95	294,819.01	9,397.16	337,163.33	11,917.75	349,081.08	307,880.26	117,712.87	426,598.33
Lon. Assurance Corp., Lon.....	200,000	1,368,927.86	596,846.67	567,149.19	664,036.40	51,801.23	715,837.63	455,334.64	235,903.45	731,545.09
North British & Mer., Lon.....	200,000	2,701,747.61	1,377,191.74	1,734,555.51	1,530,131.35	131,904.13	1,661,035.47	1,034,179.71	518,051.81	1,552,180.28
Northern, London.....	200,000	1,294,586.57	574,244.01	520,389.56	1,001,190.06	80,841.39	1,082,031.45	598,420.32	296,013.06	1,314,433.40
Norwich Union, Norwich.....	200,000	1,194,819.76	592,933.99	401,956.87	737,598.96	30,131.39	767,730.35	502,449.86	344,090.92	746,540.80
Phoenix, Liverpool.....	200,000	1,484,476.00	1,043,101.43	360,374.57	1,227,811.57	43,605.00	1,271,416.57	841,421.23	391,583.33	1,233,005.02
Queen, Liverpool.....	200,000	1,760,319.97	1,083,407.71	531,913.36	1,174,139.90	64,116.79	1,238,256.69	863,133.33	352,927.12	1,314,060.44
Royal, Liverpool.....	200,000	4,444,773.90	2,461,158.05	1,793,590.04	2,594,885.37	153,869.33	2,748,754.69	1,603,452.54	793,287.50	2,396,509.04
Scottish Union & Nat., Ed.....	200,000	1,114,546.66	373,589.63	1,640,307.05	363,067.09	40,228.57	403,295.66	1,298,746.50	112,897.66	1,342,786.66
Sun Fire Office, London.....	200,000	1,477,933.97	1,230,255.06	47,877.91	1,219,959.59	51,074.11	1,271,033.63	792,913.91	459,873.75	1,242,786.66
Transatlantic, Hamburg.....	200,000	486,458.37	198,013.54	117,444.89	257,146.98	14,216.10	271,363.08	148,730.70	88,998.27	267,449.57
United Fire Ins., Man.....	200,000	854,651.74	577,206.85	79,430.11	874,430.11	305,413.23	905,413.23	873,075.80	308,816.05	1,181,931.92
Western, Toronto.....	200,000	873,431.34	563,584.08	110,847.31	965,649.18	32,735.11	998,384.29	796,680.46	299,016.68	1,065,097.16
Totals.....	\$4,800,000	\$38,073,713.86	\$20,387,193.86	\$12,888,920.52	\$94,926,160.94	\$1,202,373.71	\$96,318,534.65	\$17,047,894.96	\$8,101,886.41	\$85,149,771.87

TABLE No. XI.  
*Showing the Assets, Liabilities, Income and Expenditures of the United States Branches of FOREIGN Marine Insurance Companies, authorized to transact business in this State, for the year 1884.*

COMPANIES.	Gross assets.	Gross liabilities.	Surplus as regards policyholders.	Gross income.	Gross expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
British and Foreign, Liverpool.....	\$774,877 30	\$230,449 20	\$544,135 10	\$776,914 77	\$354,498 97	\$519,787 80	.....
General Marine, Dresden.....	177,419 27	2,409 10	174,990 67	61,673 94	26,640 53	89,350 49	.....
Marine Insurance Company, London.....	237,839 36	4,504 71	333,391 65	183,883 60	26,153 33	1,736 28	.....
Sea, Liverpool.....	194,990 70	42,066 41	153,173 30	163,931 24	194,351 65	.....	\$37,500 41
Switzerland, Zurich.....	304,183 54	6,194 53	197,931 01	237,989 28	113,353 03	124,530 34	.....
Thames and Mersey, Liverpool.....	692,794 50	139,713 93	487,861 34	237,970 45	301,098 13	.....	63,437 67
Union, Liverpool.....	427,067 02	103,559 84	324,507 18	317,978 40	104,597 47	213,690 38	.....
Universal, Liverpool.....	353,453 46	10,091 99	237,361 47	34,837 43	13,277 64	16,559 79	.....
Totals.....	\$2,898,563 53	\$546,071 79	\$3,352,491 74	\$1,840,504 19	\$1,023,806 71	\$914,635 56	\$94,938 18

TABLE No. XII.

Showing the RISKS IN FORCE, NET ASSETS, with Ratio to risks in force, RISKS WRITTEN and PREMIUMS CHARGED thereon, and the average rate of premiums charged of United States Joint-Stock Fire, Fire-Marine and Marine Insurance Companies, and United States branches of Foreign Fire and Marine Insurance Companies, transacting business in this State for the year ending December 31, 1884.

## NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of Assets to Risks.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Marine and Inland.			Fire.	Premiums charged thereon.	Rate of Premium charged.	Premiums charged thereon.
Agricultural	\$238,978,444	.....	\$1,732,568 85	75	\$28,808,732	\$943,418 47	.91	.....
Albany	11,346,094	.....	381,243 92	3.39	10,623,840	91,000 46	.85	.....
American Fire	52,180,371	.....	1,168,819 93	2.24	67,335,933	294,641 16	.44	.....
American Exchange Fire	9,338,560	.....	263,294 48	2.73	11,383,532	51,791 65	.45	.....
Broadway	11,776,883	.....	553,868 59	4.74	12,015,626	35,743 59	.30	.....
Brooklyn Fire	15,943,394	.....	378,088 70	2.89	15,283,761	68,485 21	.45	.....
Buffalo German	47,685,627	.....	1,038,896 21	2.17	43,553,371	460,269 23	1.06	.....
Citizens	83,341,496	.....	1,032,073 10	1.23	87,967,455	880,739 29	.93	.....
City Fire	10,031,117	.....	883,029 61	3.84	9,918,630	46,867 93	.47	.....
Clinton Fire	96,668,433	.....	435,741 75	1.60	38,676,386	267,688 09	.67	.....
Commerce	15,970,268	.....	417,178 26	2.67	16,428,616	168,314 69	1.08	.....
Continental	404,485,695	.....	4,483,915 73	1.10	283,497,946	2,816,860 89	.73	.....
Eagle Fire	31,077,126	\$3,540,431	1,005,191 28	3.34	32,661,661	184,567 43	.56	\$393,423 25
Empire City Fire	9,154,871	.....	368,696 11	3.13	9,350,965	63,640 96	.67	.....
Exchange Fire	41,877,760	67,000	461,946 70	1.11	43,593,379	241,480 13	.50	\$303,684
Farraet Fire	23,315,185	.....	333,397 44	1.36	23,437,071	173,287 68	.63	.....
Firemen's	10,335,946	33,500	397,980 08	2.73	11,560,076	71,194 76	.63	33,500
Franklin and Emporium Fire	9,694,301	49,800	303,053 64	3.17	12,083,293	100,051 97	.83	49,800
German American	205,677,437	.....	4,015,307 43	1.31	243,752,283	2,311,413 90	.96	.....
Germania Fire	174,388,000	.....	3,514,115 39	1.44	173,776,647	1,703,184 54	1.02	.....
Glens Falls	84,341,973	.....	1,325,549 51	1.53	84,768,221	560,073 11	1.03	.....
Globe Fire	30,894,981	.....	353,433 66	1.71	30,384,611	93,468 56	.49	.....
Greenwich	183,024,498	3,173,166	897,710 85	1.53	183,467,674	897,896 00	.51	3,173,166
Guardian Fire	3,066,279	.....	943,766 30	3.08	10,646,360	63,734 69	.60	.....
Hamilton Fire	14,277,453	5,000	303,276 75	2.16	16,438,348	103,198 54	.64	5,000
								100 00
								2.00



TABLE No. XII—RISKS IN FORCE, ETC.—(Continued).

COMPANIES.	RISKS IN FORCE.		Ratio of Net Assets to Risks in Force.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Marine and Inland.		Fire.	Premiums charged thereon.	Rate of Premium charged.	Marine and Inland.
Hanover Fire.....	\$137,760,593		2.50	\$144,948,519	\$1,580,961 57	1.10	
Home.....	488,412,377		1.48	949,999,979	3,811,497 76	1.09	
Howard.....	52,589,750		2.73	49,867,683	477,980 54	.96	
Jefferson.....	13,301,329		3.63	506,226 16	68,707 16	.98	
Kings County Fire.....	11,946,016		3.17	14,723,106	118,315 39	.81	
Kulcherbocker Fire.....	15,482,681		3.37	19,370,376	126,458 04	.65	
La Fayette Fire.....	11,912,031		2.11	12,723,765	146,954 71	1.07	
Long Island.....	32,563,616		1.39	36,594,465	301,777 70	.55	
Manufacturers & Builders' Fire.....	30,674,496		1.35	35,973,250	284,871 30	.65	
Mechanics' Fire.....	30,343,825		1.34	33,846,445	285,313 85	.86	
Mercantile Fire.....	5,379,463		4.41	6,286,706	44,948 60	.73	
Merchants'.....	19,236,655		1.04	19,617,998	185,304 69	.69	
Montauk Fire.....	16,125,349		1.96	17,170,008	140,195 55	.83	
Nassau Fire.....	11,137,189	\$45,000	3.77	11,260,726	66,268 51	.58	\$45,000 00
National Fire.....	27,141,508		1.31	29,905,896	231,700 11	.78	
New York Bowery Fire.....	56,494,801		1.37	51,457,476	452,041 45	.88	
New York Equitable.....	12,643,180		4.65	12,005,400	59,872 89	.47	
New York Fire.....	25,887,436		1.39	23,683,853	274,988 99	.84	
Niagara Fire.....	167,880,280		1.06	161,128,553	1,632,627 25	1.03	
North River.....	5,865,878		8.34	5,444,173	31,705 38	.40	
Pacific Fire.....	38,888,373		1.59	37,055,773	312,397 01	.84	
Park Fire.....	8,525,568		3.47	11,157,308	64,429 45	.58	
People's Fire.....	23,843,827		1.54	26,857,850	223,933 85	.85	
Peter Cooper Fire.....	11,091,700		8.33	10,452,900	25,938 36	.24	
Phoenix.....	356,094,754	13,728,967	1.09	373,693,883	4,089,373 59	1.07	154,584,464
Re-Assurance.....	13,922,523		2.08	15,044,455	140,373 74	.78	
Rochester German.....	44,853,733		1.34	45,494,733	537,198 91	1.18	
Rutgers Fire.....	12,114,311		3.19	12,742,093	94,174 80	.66	
Standard Fire.....	13,687,267		9.76	13,595,543	117,074 06	.68	
Star Fire.....	22,617,453		2.73	22,386,059	305,637 46	.96	
Sterling Fire.....	16,653,964		2.59	19,349,046	154,995 40	.80	
Surveant.....	16,593,217		1.98	16,063,934	87,461 51	.54	

Union Fire.....	3,562,864	198,396 85	3.88	3,854,043	32,500 78	.85	312,380	9,348 96	9.98
United States Fire.....	15,871,190	581,049 40	3.41	17,704,113	114,083 78	.64	78,847	748,858 88	.96
Wheathester Fire.....	66,644,975	960,668 10	.98	78,497,847	810,138 51	.87	141,627,994	3,167 50	6.87
Williamsburgh City Fire.....	99,956,866	1,188,866 56	1.13	141,627,994	810,138 51	.87	3,167 50	37,287 70	1.96
<b>Totals.....</b>	<b>\$8,790,868,736</b>	<b>\$54,555,173 21</b>	<b>1.43</b>	<b>\$3,583,975,093</b>	<b>\$30,528,881 23</b>	<b>.86</b>	<b>\$364,132,050</b>	<b>\$1,763,885 97</b>	<b>.48</b>

\* NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.....	\$32,980,985	\$895,956 16	1.38	\$12,594,861	.....	.....	.....	.....	.....
Elie County.....	298,519 19	3,493	3.63	4,213 126	.....	.....	.....	.....	.....
Glens Falls.....	5,821,581	482,817 74	8.29	7,558,080	.....	.....	.....	.....	.....
Glens Falls, N. Y.....	2,871,815	538,091 43	9.35	3,410,735	.....	.....	.....	.....	.....
Met. In. Co., City & Co. of Alb'y	2,838,115	427,368 56	15.07	1,474,890	.....	.....	.....	.....	.....
Richmond County.....	1,309,116	164,893 19	12.65	1,309,116	.....	.....	.....	.....	.....
Suffolk County.....	2,515,009	297,132 59	8.45	2,515,009	.....	.....	.....	.....	.....
<b>Totals.....</b>	<b>\$73,795,976</b>	<b>\$2,841,887 49</b>	<b>3.05</b>	<b>\$63,468,813</b>	.....	.....	.....	.....	.....

\* In the net assets of these companies premium notes are included.

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Elina, Conn.....	\$988,589,392	\$8,709,586 95	3.00	\$31,674,385	\$2,646,379 98	1.13	\$41,378,886	\$193,797 87	.48
American, Mass.....	12,975,289	558,235 81	3.53	13,590,535	115,911 80	.86	2,887,516	42,184 23	1.77
American, N. J.....	45,738,686	1,674,117 60	3.43	60,115,632	408,027 80	.60	.....	.....	.....
American Fire, Pa.....	83,600,225	1,828,630 41	1.99	85,414,831	972,102 60	1.11	.....	.....	.....
American Central, Mo.....	45,068,929	1,100,430 36	2.44	46,168,663	606,079 13	1.36	.....	.....	.....
Atlantic, F. & M. R. I.....	4,311,094	237,937 98	5.52	5,237,531	57,068 04	1.09	632,280	4,144 49	.64
Boston, F. & M., Pa.....	8,826,057	360,988 76	3.60	13,441,093	173,441 94	1.40	701,139	13,180 10	1.75
California, Cal.....	20,834,447	973,133 30	3.13	23,111,965	464,893 68	1.80	2,261,302	91,326 31	2.81
Citizens, Pa.....	17,541,637	632,413 02	3.52	21,073,266	232,460 23	1.30	42,750	3,167 50	6.87
Commercial, Cal.....	14,883,206	414,673 96	2.72	21,545,206	344,637 96	1.57	1,902,070	37,287 70	1.96
Concordia Fire, Wis.....	20,284,497	427,441 77	2.11	14,986,270	183,787 71	1.23	.....	.....	.....
Connecticut Fire, Conn.....	86,134,983	1,758,237 60	2.04	94,260,443	1,004,167 03	1.19	.....	.....	.....
Detroit, F. & M., Mich.....	17,033,126	383,057 55	2.02	19,779,241	196,432 63	1.17	3,515,923	86,723 51	1.02
Elkhart, Ind.....	11,882,732	945,444 32	3.15	11,664,229	240,135 38	1.22	.....	.....	.....
Equitable, F. & M., R. I.....	16,860,037	944,334 50	2.50	13,949,033	214,365 90	1.13	3,460,723	23,647 47	.88
Fire Association, Phila., Pa.....	155,334,856	1,993,453 97	1.36	185,361,638	1,692,970 43	1.24	.....	.....	.....
Frederick's, F. & M., Pa.....	5,492,139	1,423,330 56	2.77	93,024,771	783,999 57	1.40	15,269,113	305,000 60	2.00
Fire Ins. Co. of Phila., Pa.....	3,315,015	13,911,510	1.07	13,911,510	130,504 50	1.07	.....	.....	.....
Frederick's, N. J.....	23,904,275	230,605 96	2.53	25,094,016	116,041 73	.68	.....	.....	.....
Frederick's, N. J.....	33,506,363	1,423,330 56	4.36	31,473,539	261,194 87	.88	.....	.....	.....
Frederick's, Ohio.....	21,545,988	415,406 14	1.93	19,033,032	246,028 34	1.29	.....	.....	.....
Franklin Fire, Pa.....	77,922,771	1,632,374 40	2.09	53,567,598	596,435 29	1.11	.....	.....	.....

TABLE No. XII — Risks in Force, Etc. — (Continued).

COMPANIES.	Risks in Force.		Net assets.	Ratio of net assets to risks in force.	Risks written during the year.			
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of premium charged.	Premiums charged thereon.
German Fire, Pa.....	\$22,810,617	.....	\$485,575.82	1.91	\$22,812,865	\$76,709.47	1.94	.....
Girard, F. & M., Pa.....	43,683,109	.....	1,062,405.39	2.47	54,680,042	857,240.56	1.63	.....
Harford Fire, Conn.....	276,576,171	.....	4,126,110.32	1.52	216,184,067	2,665,018.11	1.23	.....
Home Mutual, Cal.....	33,595,519	.....	885,969.68	2.46	33,392,719	520,933.03	1.53	.....
Ins. Co. of North America, Pa.....	271,431,940	.....	7,987,344.38	3.46	190,401,393	2,477,831.01	1.28	\$1,623,077.53
Ins. Co. of State of Penn., Pa.....	16,120,289	.....	694,538.80	2.75	16,546,003	176,306.00	1.06	89,921.02
Manufacturers & Merchants, Pa.....	7,498,398	.....	384,265.95	5.13	6,546,802	74,287.62	1.13	11,180,463
Mechanics', Pa.....	9,364,825	.....	394,154.44	4.30	10,938,802	106,389.50	.97	.....
Mercantile, Ohio.....	10,681,815	.....	301,685.42	2.81	11,992,683	130,071.66	1.07	8,902,090
Mercantile, F. & M., Mass.....	18,110,968	.....	673,935.41	3.80	12,616,135	132,493.67	1.05	1,940,149
Mercantile, N. J.....	65,994,890	.....	1,108,031.50	1.68	61,175,333	659,031.75	1.08	.....
Merchants, R. I.....	90,346,971	.....	377,015.31	1.95	13,072,738	293,173.12	1.15	937,034
Michigan, F. & M., Mich.....	9,863,163	.....	310,355.43	3.14	11,746,219	152,260.02	1.30	304,465
Milwaukee Mech. Mut., Wis.....	43,618,700	.....	1,170,754.78	2.77	80,400,956	493,765.00	1.40	.....
National Fire, Conn.....	47,486,668	.....	1,710,620.19	3.63	40,781,948	490,031.95	1.20	.....
Neptune, F. & M., Mass.....	19,584,980	.....	444,002.62	3.49	14,781,632	173,871.89	1.28	.....
Newark Fire, N. J.....	24,445,273	.....	633,617.93	2.67	22,138,276	119,872.81	.81	9,115.24
New Hampshire Fire, N. H.....	41,024,391	.....	961,947.15	2.34	46,831,310	560,668.90	1.13	5,673.40
North American, Mass.....	14,423,840	.....	393,598.46	2.34	13,998,477	194,891.69	.94	.....
Northwestern National, Wis.....	52,463,125	.....	1,128,304.82	2.21	47,661,738	520,860.87	1.09	.....
Orient Conn.....	40,018,343	.....	1,303,571.93	3.85	47,276,498	619,654.02	1.31	.....
Pennsylvania Fire, Pa.....	80,483,924	.....	1,311,357.13	2.25	73,251,731	919,674.63	1.34	.....
Pennsylvania, Pa.....	11,877,723	.....	281,000.52	2.37	13,643,899	176,435.95	1.30	.....
People's, Pa.....	9,205,794	.....	303,763.46	3.30	11,146,943	156,819.04	1.41	.....
Phoenix, Conn.....	208,180,327	.....	4,069,540.19	1.93	179,235,193	2,191,895.66	1.23	.....
Prescott, Mass.....	19,192,310	.....	393,349.09	1.71	17,666,467	250,030.44	1.00	.....
Providencia, Washington, R. I.....	42,923,319	.....	728,891.14	1.70	58,308,482	581,367.95	1.00	48,512,683
Reading Fire, Pa.....	8,793,537	.....	393,509.02	4.49	7,330,454	74,189.64	1.03	454,431.51
St. Paul, F. & M., Minn.....	44,360,495	.....	1,114,432.61	2.60	48,797,783	616,665.38	1.26	10,040,110
Security, Conn.....	18,032,935	.....	373,019.44	2.00	19,646,265	234,317.40	1.20	59,533.47
Springfield, F. & M., Mass.....	161,380,993	.....	2,841,773.67	1.62	190,691,800	1,913,985.51	1.40	8,906,200
Spring Garden, Pa.....	10,969,763	.....	884,292.23	7.69	13,116,519	124,651.93	.95	.....
Sun, Cal.....	11,577,898	.....	450,304.89	3.83	14,735,026	213,743.68	1.45	75,767.45
								8,061,536
								75,767.45

Traders', Ill.	35,705,308	1,041,749 86	9.08	50,430,796	668,570 95	1.39	617,682	2,431 11
Union, Cal.	25,237,235	1,004,348	4.04	37,796,048	347,570 75	1.27	11,905,650	115,116 95
United Firemen's, Pa.	12,407,785	1,667,974	8.36	13,565,801	192,666 86	.91	...	212,300 09
Washington F. & M., Mass.	50,573,167	1,474,308 98	2.83	63,767,787	778,161 07	1.23	10,105,357	2,304 53
Western, Pa.	7,718,465	481,123 55	5.44	7,396,459	88,841 83	1.17	183,053	1 73
<b>Totals</b>	<b>\$4,917,866,788</b>	<b>\$71,508,031 12</b>	<b>2.42</b>	<b>\$2,665,971,091</b>	<b>\$28,078,981 33</b>	<b>1.91</b>	<b>\$393,345,359</b>	<b>\$3,639,885 02</b>

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa.	\$38,114,751	\$412,324 87	1.06	\$28,984,490	\$778,522 51	1.16	...	...
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FOREIGN FIRE INSURANCE COMPANIES - UNITED STATES BRANCHES.

British America, Toronto	\$46,530,106	\$373,597	1.36	\$47,038,161	\$599,481 82	1.27	\$5,781,459	\$85,885 67
City of London, London	42,855,239	633,038 93	1.47	54,578,260	750,816 67	1.32	...	...
Commercial Union, London	288,890,215	2,068,075 43	1.67	244,446,653	2,312,114 78	.95	4,568,980	86,488 13
Fire Ins. Association, London	67,407,856	898,963 36	1.24	78,172,753	998,697 88	1.28	...	...
Guardian, London	88,416,685	1,137,866 00	1.36	84,388,440	758,344 46	.86	...	...
Hamburg-Bremen, Hamburg	71,973,707	866,085 35	1.20	88,930,401	943,686 65	1.14	...	...
Imperial, London	96,772,882	1,357,341 91	1.40	99,796,545	1,241,124 88	1.24	...	...
Lancashire, Manchester	120,749,425	1,346,242 78	1.11	126,701,643	1,805,054 03	1.03	...	...
Lion, London	38,866,683	749,723 57	2.62	48,262,385	616,888 86	1.33	...	...
Liv. & London & Globe, Liv.	512,236,180	5,049,944 07	.99	519,100,015	4,484,427 51	.86	...	...
London and Lancashire, Liv.	125,605,365	1,289,731 68	1.03	129,561,800	1,256,551 22	.97	...	...
London and Provincial, London	31,829,232	383,317 44	1.22	34,255,587	423,928 31	1.24	...	...
London Assur. Corp'n, London	101,827,135	1,271,997 86	1.25	97,481,444	538,168 02	.86	...	...
North British and Mer., Lon.	283,904,514	3,077,619 22	1.32	220,025,546	1,998,768 27	.83	...	...
Northern, London	76,310,923	1,191,413 83	1.56	88,240,820	963,700 23	1.16	...	...
Norwich Union, Norwich	85,374,180	1,048,847 77	1.23	94,148,247	905,883 50	.96	...	...
Phoenix, London	172,096,095	1,320,063 00	.77	181,786,277	1,575,940 35	.77	...	...
Queen, Liverpool	172,142,908	1,624,554 54	1.02	148,358,689	1,538,898 71	1.03	...	...
Royal, Liverpool	362,734,391	3,858,550 09	1.09	308,068,207	3,230,988 69	.91	...	...
Scottish Union & National, Ed.	86,488,325	1,056,653 27	2.90	89,319,660	676,705 98	1.34	...	...
Sun Fire Office, London	197,220,766	1,310,171 97	.66	145,165,374	1,498,571 89	1.03	...	...
Transatlantic, Hamburg	21,623,664	439,794 05	2.13	22,638,938	289,303 41	1.28	...	...
United Fire Re-Ins., Manchester	62,940,810	661,241 61	1.06	35,660,903	388,385 04	1.02	...	...
Western, Toronto	64,944,074	777,158	1.19	74,564,136	1,086,043 14	1.50	10,491,427	85,330 46
<b>Totals</b>	<b>\$3,028,253,728</b>	<b>\$24,706,774</b>	<b>1.12</b>	<b>\$3,068,603,908</b>	<b>\$30,541,323 85</b>	<b>1.00</b>	<b>\$30,886,876</b>	<b>\$179,704 25</b>

TABLE No. XII. — RISKS IN FORCE, ETC. — (Continued).  
NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of assets to risks.	RISKS WRITTEN DURING THE YEAR.			
	Fire.	Marine and Inland.			Fire.	Premiums charged thereon.	Rate of premium charged.	Premiums charged thereon.
Atlantic Mutual.....	.....	\$69,770,485	\$11,257,292 94	12 13	.....	.....	.....	\$3,958,080 44
Commercial Mutual.....	.....	2,548,624	637,427 23	15 53	.....	.....	.....	300,140 35
Great Western.....	.....	2,467,647	810,822 25	12 37	.....	.....	.....	47,618,839
New York Mutual.....	.....	9,892,071	901,822 23	30 50	.....	.....	.....	28,024,022
Orient Mutual.....	.....	2,874,856	851,941 43	3 37	.....	.....	.....	44,528,268
Sun Mutual.....	.....	2,389,864	597,638 63	16 45	.....	.....	.....	324,141 59
Totals.....	.....	\$118,226,723	\$14,716,996 10	12 45	.....	.....	.....	\$24,971 51
					.....	.....	.....	\$4,754,653 22
					.....	.....	.....	1.15
MARINE INSURANCE COMPANIES OF OTHER STATES.								
Boston Marine, Mass.....	\$28,460,545	\$10,860,875	\$1,896,641 90	17 46	.....	\$381,835 40	1.05	\$70,941,022
Boyleston Mutual, Mass.....	.....	1,052,523	861,627 43	2 92	.....	.....	.....	14,534,410
China Mutual, Mass.....	34,071,625	7,467,198	714,600 23	10 87	.....	.....	.....	17,053,321
Union, Pa.....	.....	843,794	653,350 58	1 87	.....	407,488 72	1.09	46,444,949
Totals.....	\$62,541,170	\$20,204,969	\$4,186,180 58	5 06	\$64,161,061	\$639,394 12	1.07	\$157,171,709
								\$3,894,468 93
								1.49
FOREIGN MARINE INSURANCE COMPANIES — UNITED STATES BRANCHES.								
British & Foreign Marine, Liv.....	.....	\$15,809,286	\$717,977 10	4 54	.....	.....	.....	\$118,646,142
General Marine, Dresden.....	.....	92,669	175,919 77	186 14	.....	.....	.....	14,496,784
Marine Ins. Co., London.....	.....	145,143	226,959 16	153 25	.....	.....	.....	631,084
Sea, Liverpool.....	.....	1,165,473	171,398 65	14 69	.....	.....	.....	28,385,916
Switzerland, Zurich.....	.....	726,112	304,185 54	38 12	.....	.....	.....	86,027,139
Thames and Mersey, Liverpool.....	.....	2,483,768	514,736 60	30 73	.....	.....	.....	28,257,975
Union Marine, Liverpool.....	.....	2,803,216	378,052 13	9 92	.....	.....	.....	49,887,380
Universal Marine, Liverpool.....	.....	1,898,013	252,631 47	18 06	.....	.....	.....	6,241,981
Totals.....	.....	\$25,692,690	\$2,931,750 42	10 35	.....	.....	.....	\$86,574,034
								\$3,364,017 17
								.80

RECAPITULATION.

N. Y. State J. S. Fire and Fire- marine Insurance Co., Cos.	\$3,790,923,798	\$30,879,554	\$54,535,173,91	1.43	\$3,533,975,032	\$30,593,931,33	\$904,533,090	\$1,753,395,87	.46
N. Y. State Marine Ins. Co.	76,764,976	.....	2,504,647,86	3.34	53,462,813	.....	.....	.....	.....
J. S. Fire and Fire-Marine Ins. Co. of other States	2,917,303,798	33,103,508	71,503,021,12	2.43	2,655,971,091	23,078,931,33	393,343,859	2,654,865,68	.93
Mut. Fire Ins. Co. of the State of Pennsylvania	33,114,761	.....	412,234,87	1.06	23,964,490	278,522,51	.....	.....	.....
Foreign Fire Insurance Co., U. S. Branches	2,033,233,798	2,793,774	34,009,873,69	1.13	3,043,603,908	30,541,323,85	20,838,816	177,704,35	.86
N. Y. State Marine Ins. Cos.	.....	118,233,733	14,716,966,10	13.45	.....	.....	493,333,135	5,754,553,24	1.16
Marine Ins. Cos. of other States	63,541,170	20,254,959	4,133,130,56	5.06	64,161,061	638,364,12	157,171,703	2,384,468,61	1.49
Foreign Marine Insurance Cos., U. S. Branches	.....	25,683,690	2,651,750,49	10.35	.....	.....	294,574,034	2,364,017,17	.80
Aggregate	\$9,913,761,149	\$330,590,368	\$184,604,517,85	1.62	\$7,368,137,579	\$94,116,943,14	\$1,730,792,196	\$16,044,064,76	.93

TABLE No. XIII.

*Showing the total cash Income and Expenditures, the cash premiums received, the amount paid for losses, expenses and dividends, and various ratios of the same, of United States Joint-Stock Fire and Fire-Marine, Mutual Fire Insurance and Marine Insurance Companies, together with a like exhibit of United States Branches of Foreign Fire and Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.*

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends to capital stock.
								Premiums received.	Income.		
Agricultural .....	\$946,271.66	\$738,778.11	87.30	\$763,314.98	\$327,080.94	43.91	\$361,742.17	47.46	42.75	\$49,975.00	10.00
Albany .....	103,574.22	91,093.63	87.94	85,327.70	45,318.98	53.90	24,768.79	28.83	23.91	30,000.00	10.00
American Fire .....	284,123.67	250,933.43	88.31	233,690.73	94,747.07	40.15	108,368.61	43.80	36.38	53,817.75	13.20
American Exchange Fire .....	53,914.14	63,693.67	109.23	40,693.35	13,358.10	32.58	30,445.57	74.81	53.30	19,735.00	9.59
Broadway .....	63,458.00	54,239.46	90.04	34,233.55	5,931.11	17.33	23,808.36	65.17	35.73	26,000.00	14.00
Brooklyn Fire .....	83,499.06	70,473.98	84.40	62,919.57	17,081.25	27.07	30,401.68	48.46	36.52	22,960.00	15.00
Buffalo Fire .....	414,297.99	390,458.75	94.01	363,436.57	235,516.79	65.78	124,641.88	33.91	30.16	30,000.00	15.00
Citizens' .....	778,768.16	708,323.40	90.34	738,048.33	233,535.08	31.49	304,455.64	41.36	29.09	40,512.80	13.50
City Fire .....	61,663.14	72,771.89	118.02	43,644.33	14,200.83	32.07	57,270.96	85.01	60.44	21,000.00	10.00
Clinton Fire .....	241,816.15	240,377.43	99.41	221,133.67	115,675.92	52.37	90,801.50	45.13	41.37	25,000.00	10.00
Commerce .....	167,703.53	175,901.57	104.89	147,376.77	100,306.60	74.17	50,594.97	34.33	30.17	16,000.00	6.00
Continental .....	2,924,725.08	2,924,670.16	99.94	2,924,670.16	1,706,785.73	58.36	1,034,041.54	38.23	35.33	165,814.68	16.58
Eagle Fire .....	163,978.99	135,638.85	80.25	114,899.33	35,705.09	31.19	65,269.76	57.12	38.63	44,534.00	14.56
Empire City Fire .....	65,671.26	64,976.45	94.61	58,011.51	28,275.80	48.74	27,700.85	48.58	35.97	12,000.00	6.00
Exchange Fire .....	351,547.76	237,738.99	67.63	387,733.63	117,310.20	30.47	106,517.70	31.64	30.30	14,000.70	7.00
Farragut Fire .....	174,661.85	181,351.23	103.83	156,768.74	92,169.30	58.05	69,198.92	43.59	39.61	20,000.00	10.00
Firemen's .....	70,138.45	67,106.31	94.75	64,059.09	31,239.63	48.13	37,866.46	46.19	37.32	16,320.00	8.16
Franklin and Emporium Fire .....	114,174.83	109,611.63	96.00	91,085.18	52,046.00	57.15	38,565.82	39.06	31.75	22,000.00	11.00
German-American .....	2,083,705.09	1,773,700.39	87.98	1,870,098.38	1,013,590.17	54.19	634,110.33	33.97	30.46	40,000.00	14.00
Germania Fire .....	1,618,643.04	1,610,807.77	99.53	1,513,943.85	1,889,850.86	125.00	630,066.80	40.93	38.36	104,000.00	10.00
Glens Falls .....	563,081.07	509,982.96	90.73	509,457.87	313,260.28	61.39	177,633.73	34.87	31.80	20,000.00	10.00
Globe Fire .....	104,694.75	110,768.33	104.77	84,679.23	53,141.77	63.59	37,896.30	41.67	36.91	30,000.00	10.00
Greenwich .....	893,207.80	764,091.74	85.53	820,340.31	435,149.59	53.01	265,191.15	29.77	31.16	60,000.00	8.00
Guardian Fire .....	61,456.01	61,707.55	94.87	55,173.87	23,314.66	42.36	32,463.60	58.67	50.39	6,000.00	8.00
Hamilton Fire .....	111,515.00	110,928.53	107.55	91,348.18	67,045.83	73.41	37,236.47	37.37	33.33	15,136.75	10.00

Hanover Fire.	1,800,181 03	1,372,115 11	103 46	1,415,494 89	939,639 41	60 73	015,495 67	43 34	40 36	199,000 00	10 00
Home.	3,612,304 41	2,711,234 84	153 38	3,281,896 53	2,940,703 38	112 60	1,291,416 51	46 63	37 83	800,000 00	10 00
Howard.	97,467 64	94,201 97	90 87	97,467 64	94,201 97	90 87	97,467 64	41 28	43 10	800,000 00	10 00
King County Fire.	136,104 67	125,904 97	90 87	111,630 13	25,268 96	40 59	47,771 13	44 74	35 10	29,000 00	10 00
Knickerbocker Fire.	194,766 86	66,944 70	71 89	111,889 81	40,834 04	36 34	25,890 66	39 08	26 71	12,800 00	6 00
La Fayette Fire.	461,013 11	163,597 70	119 01	134,181 91	97,923 98	73 50	51,314 93	38 94	35 14	15,000 00	10 00
Long Island.	211,028 56	233,700 06	110 79	194,887 76	121,199 13	64 87	82,500 88	44 31	38 14	20,000 00	10 00
Manhattan Fire.	900,600 78	970,600 78	82 38	910,819 28	104,485 36	49 57	81,401 46	38 61	41 96	15,064 00	7 53
Manhattan and Builders' Fire.	243,065 01	263,263 87	110 76	263,604 70	142,902 76	63 06	101,900 14	45 19	41 96	25,000 00	10 00
Mechanics' Fire.	50,369 15	53,729 00	106 66	40,570 12	25,598 61	63 34	24,439 39	55 31	44 55	6,000 00	8 00
Mercantile Fire.	143,908 37	143,908 37	99 84	123,459 38	77,098 73	57 54	61,948 97	43 56	37 64	10,000 00	5 00
Montauk Fire.	68,570 08	68,570 08	83 13	124,149 21	77,708 73	63 50	51,948 97	43 56	37 64	20,000 00	10 00
National Fire.	293,826 85	291,161 05	110 69	194,296 02	122,908 56	68 40	90,267 49	55 63	38 43	15,000 00	10 00
New York Bower Fire.	432,140 23	464,785 32	107 23	418,988 67	293,072 36	69 36	153,719 76	37 16	34 44	25,000 00	12 00
New York Equitable.	74,639 95	66,174 00	87 46	55,086 80	12,237 99	22 25	27,716 11	52 13	37 95	25,300 00	13 00
New York Fire.	293,235 91	259,087 80	98 75	241,561 75	153,536 04	74 64	80,491 96	24 75	23 06	15,000 00	8 00
Niagara Fire.	1,893,932 33	1,873,510 90	99 25	1,303,673 29	859,012 15	65 62	463,536 71	35 73	33 65	15,812 00	10 00
North River.	40,969 52	49,407 23	121 06	21,243 66	3,946 15	18 67	17,000 06	52 52	37 32	28,111 00	8 00
Pacific Fire.	303,267 95	291,248 25	96 08	274,845 10	153,723 51	57 13	104,324 74	38 33	35 13	28,000 00	11 00
Park Fire.	74,239 99	77,103 15	103 83	60,403 83	27,114 36	44 39	29,968 59	40 65	40 38	20,000 00	10 00
People's Fire.	211,898 15	201,668 12	94 70	193,540 14	108,008 99	55 54	72,059 13	36 83	34 01	20,000 00	10 00
Peter Cooper Fire.	30,273 47	25,576 66	90 59	3,135 46	9,889 37	11 30	14,737 31	58 63	37 53	18,000 00	12 00
Phoenix.	4,432,419 70	3,893,061 10	87 55	4,300,410 23	2,839,775 37	54 41	1,456,305 73	33 91	32 76	100,000 00	10 00
Re-Assurance.	133,450 98	100,208 19	75 16	123,587 51	95,397 49	69 91	6,910 69	5 59	5 18	7,000 00	3 50
Rochester German.	476,064 05	405,744 63	85 23	451,173 84	243,143 36	53 89	146,600 66	33 49	30 79	16,000 00	8 00
Rutgers Fire.	97,731 36	94,643 35	96 84	76,949 98	32,587 90	42 34	40,036 05	52 04	40 99	20,000 00	11 00
Standard Fire.	105,800 07	105,069 77	96 57	95,276 75	48,151 44	50 54	47,917 33	45 01	38 45	14,000 00	7 00
Star Fire.	274,717 35	290,773 06	105 84	240,847 21	198,710 43	77 54	97,061 33	38 86	35 38	.....	.....
Sterling Fire.	145,558 99	145,214 66	99 75	138,466 74	71,490 19	53 95	60,734 49	45 84	41 73	13,000 00	3 71
Union Fire.	100,474 14	103,359 46	100 86	90,435 81	48,559 82	60 37	37,799 63	46 99	37 63	20,000 00	10 00
Union Fire.	34,826 79	32,303 84	92 91	28,682 61	15,877 44	55 35	10,426 90	36 35	32 93	6,000 00	6 00
United States Fire.	129,051 50	123,105 04	99 87	104,408 16	55,536 59	53 19	47,595 95	45 59	36 87	24,973 50	10 00
Westchester Fire.	717,791 33	675,668 66	94 13	680,079 71	384,139 05	56 78	259,523 63	38 16	36 16	20,000 00	10 00
Williamsburgh City Fire.	754,536 64	683,420 35	95 08	681,267 99	339,881 47	49 44	301,428 88	44 34	41 60	50,160 00	30 06
Totals.	\$29,865,293 53	\$28,569,893 70	95 56	\$27,473,612 31	\$15,903,781 14	57 53	\$10,604,793 83	38 60	35 47	\$24,809,398	10 35

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.	\$104,441 10	\$91,641 08	87 77	\$97,607 09	\$40,104 98	61 58	\$31,536 10	33 31	30 20	.....	.....
Essex County.	41,670 26	17,175 90	41 22	35,816 20	8,938 48	25 01	8,817 43	22 04	19 72	.....	.....
Glenn Cove.	20,214 93	22,078 78	113 66	15,574 03	13,193 75	97 19	7,817 03	50 38	38 82	.....	.....



TABLE No. XIII.—TOTAL CASH INCOME, EXPENDITURES, ETC.—(Continued).

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO.		Dividends paid.	Ratio of dividends paid to stockholders to capital stock.
								Premiums received.	Income.		
Mutual Fire, of New York,....	\$293,910 61	\$127,238 23	43.29	\$276,763 17	\$43,432 82	19.30	\$73,810 41	26.67	26.11	.....	.....
Mutual Ins. Co. of City and County of Albany.....	18,789 41	8,107 51	56.80	10,361 51	1,982 82	19.32	6,194 69	59.69	44.42	.....	.....
Richmond County.....	4,140 14	4,331 61	104.59	2,660 39	1,978 78	74.40	2,392 88	88.86	56.84	.....	.....
Suffolk County.....	7,174 16	3,281 24	46.22	5,910 29	1,847 00	22.79	2,194 34	36.93	30.44	.....	.....
Totals.....	\$488,340 60	\$274,994 45	56.66	\$414,593 08	\$142,921 63	22 15	\$132,072 82	93.71	27.31	.....	.....

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Etina, Conn.....	\$2,935,009 55	\$3,897,070 92	97.73	\$2,526,513 26	\$1,424,570 40	56.41	\$743,700 23	29.40	25.13	\$720,000 00	18.00
American, Mass.....	124,571 17	125,504 11	107.08	125,007 79	105,648 28	85.60	57,415 53	38.20	31.42	29,440 00	9.81
American, N. J.....	404,612 26	340,705 43	84.30	331,419 51	135,684 18	44.00	177,310 95	38.43	31.47	67,840 80	11.26
American Fire, Pa.....	921,751 56	322,638 84	102.85	838,960 74	588,998 97	71.04	322,789 97	38.89	35.02	40,320 00	10.00
American Central, Mo.....	570,322 23	560,997 26	93.88	513,366 78	330,314 31	62.49	177,846 73	34.51	31.09	60,000 00	11.01
Atlantic Fire and Marine, R. I.....	67,311 82	54,945 28	80.74	52,800 34	27,178 98	51.48	27,166 28	51.45	40.36	.....	.....
Boatman's Fire and Marine, Pa.....	167,271 63	176,601 56	105.68	145,074 19	106,810 49	76.69	48,291 97	32.68	29.47	17,800 00	7.00
California, Cal.....	480,275 73	454,286 74	92.66	446,944 26	320,835 19	51.74	168,384 53	27.24	24.54	54,000 00	9.00
Citizens, Pa.....	232,269 46	232,269 46	100.00	219,799 08	101,636 09	46.26	92,673 88	41.25	39.13	40,000 00	8.00
Commercial, Cal.....	284,204 66	322,166 26	99.37	303,544 84	173,267 86	59.06	115,878 92	32.16	36.64	20,000 00	13.00
Concordia Fire, Wis.....	134,928 00	127,864 62	95.16	128,328 85	84,301 79	51.91	57,079 04	35.15	30.89	15,000 00	8.00
Connecticut Fire, Conn.....	241,256 54	242,468 25	92.60	243,500 26	604,151 08	59.85	263,317 20	31.06	28.81	20,000 00	9.00
Detroit Fire and Marine, Mich.....	127,250 54	123,022 97	92.60	123,053 47	161,113 22	71.09	42,519 61	21.40	21.89	20,000 00	10.00
Equitable Fire and Marine R. I.....	322,229 75	324,040 99	112.60	119,494 15	140,688 78	70.10	42,436 01	36.43	33.87	20,435 00	12.25
Fire Ass'n of Philadelphia, Pa.....	1,620,063 54	1,716,285 22	108.45	1,481,891 64	1,097,831 05	79.48	472,894 24	32.41	28.84	200,000 00	40.00
Fireman's Fund, Cal.....	811,644 46	743,993 42	92.37	753,504 12	416,191 69	55.09	243,401 50	32.23	29.99	90,000 00	13.00
Fire Ins. Co. of Phila., Pa.....	130,859 79	130,945 10	97.10	107,717 30	70,439 57	65.86	33,223 84	36.50	36.08	22,613 17	6.68
Fremont, Mo.....	128,838 57	100,786 14	98.64	105,900 45	47,434 41	44.70	80,056 13	37.45	33.03	23,705 00	6.08
Fremont's, N. J.....	326,700 47	324,681 46	71.98	241,401 93	97,408 61	40.36	77,877 65	32.01	33.63	60,000 00	13.00

# STATISTICAL TABLES.

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Firemen's, Ohio.....	201,473 66	300,087 96	99 31	191,343 49	105,856 57	60 03	86,351 89	47 54	43 81	5,000 00	2 00
Franklin, Pa.....	684,359 63	641,521 29	105 47	458,346 00	131,339 44	74 48	219,670 85	47 97	31 16	20,401 00	30 07
Grand Fire, Pa.....	223,514 25	244,301 64	96 71	328,937 78	186,840 73	59 93	88,680 91	34 01	31 93	24,000 00	12 00
Grand Fire and Marine, Pa.....	811,117 34	394,315 75	104 61	171,908 51	1,931,908 51	55 03	134,047 13	49 19	40 40	72,000 00	34 10
Hardford Fire, Conn.....	2,507,833 51	2,507,833 51	97 98	2,507,833 51	2,507,833 51	65 03	134,047 13	49 19	35 67	72,000 00	30 00
Home Mutual, Cal.....	464,616 75	387,433 94	79 30	445,649 16	140,342 46	31 47	211,191 18	47 30	43 53	85,000 00	12 00
Ins. Co. of North America, Pa.....	3,966,746 44	3,966,746 44	117 01	3,966,746 44	3,966,746 44	65 23	968,007 77	37 13	21 56	600,000 00	30 00
Ins. Co. of State of Penn., Pa.....	347,926 63	394,573 34	98 80	314,819 91	168,348 47	59 54	363,368 87	37 38	31 23	19,870 00	9 94
Manufacturers and M., Pa.....	85,346 38	85,346 38	76 76	85,346 38	85,346 38	33 15	32,153 00	35 95	39 35	90,000 00	8 00
Mechanics, Pa.....	117,680 74	111,950 86	94 94	122,591 50	59,569 34	64 33	37,473 63	39 08	33 31	34,573 00	9 95
Mercantile, Ohio.....	168,125 96	168,590 43	100 37	162,853 37	105,335 54	68 57	44,294 94	38 97	36 19	30,000 00	10 00
Mercantile F. and M., Mass.....	308,250 01	305,179 99	92 38	175,416 59	170,780 48	59 16	61,899 53	35 39	39 72	40,000 00	10 00
Merchants, N. J.....	653,173 56	653,173 56	112 38	653,173 56	390,068 98	67 00	919,109 73	37 63	34 31	44,195 96	11 00
Merchants, R. I.....	227,556 73	390,421 45	105 65	203,489 31	161,355 93	77 39	73,065 77	35 03	33 11	6,000 00	3 00
Michigan F. and M., Mich.....	190,479 54	190,479 54	88 53	115,939 67	78,492 90	65 99	41,695 94	35 30	30 74	.....	.....
Milwaukee Mech. Nat., Wis.....	447,132 44	373,946 00	83 63	394,106 88	304,767 09	53 23	126,171 91	40 59	35 80	9,987 00	5 00
National Fire, Conn.....	246,421 34	461,189 09	89 06	451,709 23	236,870 36	53 41	144,318 81	31 95	36 41	100,000 00	10 00
Neptune F. and M., Mass.....	304,473 04	233,197 61	116 50	178,817 48	170,069 98	95 11	53,139 63	29 71	35 98	15,000 00	5 00
Newark Fire, N. J.....	138,979 65	179,059 17	94 75	160,871 34	92,238 98	57 34	60,064 94	37 36	31 80	96,725 35	10 69
New Hampshire Fire, N. H.....	514,257 15	476,070 36	92 57	464,776 78	275,617 46	59 35	157,433 93	33 56	30 62	40,000 00	8 00
North American, Mass.....	114,964 30	117,406 51	102 13	97,736 65	50,697 36	51 57	46,504 35	47 83	40 45	20,205 00	10 10
Northwestern Nat., Wis.....	533,630 28	493,168 03	93 42	458,645 31	252,765 43	53 37	191,493 80	37 30	33 81	60,000 00	10 00
Orient, Conn.....	596,025 21	596,025 21	86 13	518,434 79	316,597 35	61 11	183,115 37	36 31	33 10	.....	.....
Pennsylvania Fire, Pa.....	933,240 23	894,179 50	93 80	833,499 06	564,166 75	67 52	290,012 75	34 71	30 42	40,000 00	10 00
Pennsylvania, Pa.....	165,973 46	175,771 23	105 90	145,799 08	101,479 21	63 30	55,473 01	39 30	35 23	15,380 00	7 91
People's, Pa.....	164,198 23	165,840 46	101 00	130,658 41	104,833 19	30 35	47,017 39	36 36	36 63	14,000 00	7 00
Phenix, Conn.....	2,242,963 14	2,242,963 14	99 80	2,083,470 53	1,290,304 81	63 29	672,739 33	33 00	39 33	280,000 00	14 00
Prescott, Mass.....	301,019 68	303,737 90	101 35	184,563 41	138,094 34	73 71	61,705 66	33 43	30 70	6,000 00	3 00
Providence Washington, R. I.....	798,407 39	905,139 78	114 66	733,630 47	653,113 04	87 32	233,554 39	30 59	32 31	16,413 35	4 12
Reading Fire, Pa.....	85,309 07	65,840 60	77 27	63,361 79	28,065 21	36 40	33,233 99	36 67	37 37	19,543 40	7 83
St. Paul F. and M., Minn.....	533,505 09	567,197 20	97 21	515,489 66	368,333 60	69 32	153,843 60	30 61	37 22	50,000 00	10 00
Security, Conn.....	231,731 84	216,573 77	95 31	274,931 43	170,934 81	63 38	71,919 63	26 23	34 95	6,000 00	3 00
Springfield F. and M., Mass.....	1,753,969 19	1,634,632 73	94 61	1,634,632 73	1,014,086 51	62 04	545,332 39	23 36	31 09	100,000 00	10 00
Spring Garden, Pa.....	174,889 16	120,669 42	89 76	108,576 83	60,933 08	49 53	56,116 55	56 91	33 80	.....	.....
Sun, Cal.....	240,381 01	215,769 43	99 76	215,438 73	105,479 76	49 53	77,089 66	35 13	33 07	30,000 00	10 00
Traders, Ill.....	581,768 66	588,895 51	95 82	504,144 19	317,474 91	63 97	161,310 60	31 98	39 33	50,000 00	10 00
Union, Cal.....	487,572 76	470,048 35	107 36	389,030 35	232,216 05	57 47	157,893 88	40 82	36 05	90,000 00	12 00
United Firemen's, Pa.....	138,768 58	148,223 35	106 12	105,034 47	83,535 55	79 51	46,788 40	44 54	33 46	18,000 00	6 00
Washington F. and M., Mass.....	873,438 00	841,074 53	96 39	801,577 79	632,396 95	66 46	371,877 87	34 79	31 91	30,000 00	3 00
Western, Pa.....	100,363 55	94,272 92	94 03	81,292 57	51,591 79	63 46	97,081 80	33 25	36 33	15,750 00	5 35
Totals.....	\$34,441,591 10	\$33,407,527 67	97 00	\$30,479,053 33	\$19,303,976 42	63 01	\$10,381,560 41	83 73	\$9 36	\$3,932,166 78	11 91

TABLE No. XIII.—TOTAL CASH INCOME, EXPENDITURES, ETC.—(Continued).  
MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends to capital stock.
								Premiums received.	Income.		
<b>Farmers', York, Pa.</b> .....	\$360, 118 79	\$369, 969 16	100.32	\$343, 894 33	\$156, 473 35	74.92	\$63, 496 81	33.55	31.08	.....	.....
<b>FOREIGN FIRE INSURANCE COMPANIES—UNITED STATES BRANCHES.</b>											
British America, Toronto.....	\$395, 459 75	\$577, 863 95	96.70	\$537, 309 33	\$416, 188 31	74.61	\$161, 674 44	30.01	37.61	.....	.....
City of London, London.....	574, 459 03	657, 645 96	96.81	553, 320 79	383, 530 10	69.33	184, 115 46	33.39	33.05	.....	.....
Commercial Union, London.....	1, 369, 356 33	1, 743, 305 40	88.33	1, 897, 936 85	1, 133, 914 84	60.74	590, 390 56	31.11	39.96	.....	.....
Fire Ins. Association, London.....	809, 776 33	853, 736 13	106.04	753, 303 00	594, 156 39	74.93	373, 569 74	34.84	33.66	.....	.....
Guardian, London.....	653, 063 05	654, 973 12	100.30	635, 708 43	431, 333 79	68.28	333, 639 33	36.75	35.73	.....	.....
Hamburg-Bremen, Hamburg.....	811, 846 67	883, 113 68	101.39	774, 964 96	555, 394 99	71.65	267, 817 69	34.56	33.99	.....	.....
Imperial, London.....	1, 073, 563 81	1, 017, 048 58	94.33	1, 014, 170 11	679, 009 17	66.95	338, 039 41	33.33	31.53	.....	.....
Lancashire, Manchester.....	1, 138, 000 33	1, 097, 149 53	97.37	1, 074, 503 84	733, 078 53	70.09	344, 071 00	32.03	30.50	.....	.....
Lion, London.....	1, 287, 792 01	843, 803 64	88.40	863, 434 10	235, 894 91	63.37	117, 118 73	33.31	30.30	.....	.....
Liv. & Lon. & Globe, Liv.....	3, 814, 347 93	3, 240, 386 43	84.95	3, 611, 634 87	3, 172, 553 64	60.15	1, 067, 833 83	29.37	26.00	.....	.....
London and Lancashire, Liv.....	1, 067, 618 40	1, 105, 330 76	103.63	1, 004, 701 16	770, 686 43	76.71	333, 533 84	33.40	31.43	.....	.....
London and Provincial, Lon.....	1, 389, 061 03	435, 563 33	131.92	337, 163 33	307, 390 17	91.33	117, 713 87	34.91	33.73	.....	.....
London Assurance Corp., Lon.....	715, 337 63	731, 235 09	100.38	664, 036 40	495, 331 64	73.09	233, 903 43	35.53	33.46	.....	.....
N. British & Mercantile, Lon.....	1, 651, 035 47	1, 553, 180 92	94.00	1, 530, 181 35	1, 084, 179 71	67.63	518, 001 21	33.37	31.37	.....	.....
Northern, London.....	842, 031 05	814, 433 40	96.73	801, 190 06	528, 430 32	65.95	263, 013 08	35.70	33.97	.....	.....
Norwich Union, Norwich.....	757, 734 35	745, 540 30	98.53	737, 533 96	502, 449 88	69.06	244, 090 92	33.55	33.21	.....	.....
Phoenix, London.....	1, 371, 416 37	1, 233, 005 05	96.91	1, 237, 131 37	841, 421 33	68.53	391, 533 23	31.59	30.30	.....	.....
Queen, Liverpool.....	1, 233, 255 69	1, 216, 060 44	98.31	1, 174, 138 90	893, 133 23	73.51	333, 927 12	30.03	28.50	.....	.....
Royal, Liverpool.....	2, 673, 759 59	2, 343, 309 04	89.10	2, 534, 386 37	1, 603, 436 54	63.51	733, 336 50	31.02	29.24	.....	.....
Scottish Union & Nat'l, Ed'bh.....	403, 320 59	338, 644 16	83.48	333, 067 03	228, 746 53	61.63	112, 897 66	31.10	27.99	.....	.....
Sun Fire Office, London.....	1, 371, 033 63	1, 243, 786 66	97.75	1, 319, 959 52	783, 913 91	64.18	433, 873 75	37.70	36.18	.....	.....
Transatlantic, Hamburg.....	1, 371, 305 58	1, 237, 649 57	97.53	1, 237, 149 96	143, 720 70	57.83	88, 948 87	34.53	33.77	.....	.....
United F. Re-ins, Manchester.....	905, 413 23	1, 181, 591 93	130.54	874, 430 11	573, 075 89	99.85	303, 816 08	35.33	34.11	.....	.....
Western, Toronto.....	939, 444 29	1, 023, 697 16	108.06	935, 049 18	738, 860 43	77.01	293, 016 69	30.31	29.21	.....	.....
<b>Totals</b> .....	\$32, 313, 334 65	\$35, 148, 771 37	95.93	\$34, 935, 100 94	\$17, 047, 894 96	68.39	\$3, 101, 836 41	33.50	30.30	.....	.....

**NEW YORK STATE MARINE INSURANCE COMPANIES**

Atlantic Mutual.....	\$4,815,580.84	\$4,815,450.97	75.67	\$4,885,350.39	\$3,045,494.84	61.13	\$745,799.46	14.96	\$394,096.87
Commercial Mutual.....	911,539.08	907,414.92	97.09	937,127.60	104,031.19	56.70	\$440,435.97	11.91	\$418,125.60
Great Western.....	474,509.08	493,193.85	86.60	447,934.53	190,071.35	60.63	47,301.97	35.67	83.40
New York Mutual.....	943,340.88	943,340.88	91.78	934,173.71	840,974.31	78.14	61,199.61	18.13	39.40
Orient Mutual.....	365,117.99	365,117.99	91.78	364,173.71	187,989.45	71.74	43,090.43	18.11	32,941.40
San Francisco Mutual.....	885,406.79	885,406.79	121.35	884,835.94	371,034.66	92.71	61,091.60	27.74	45,273.68
San Mutual.....	140,080.47	99,163.33	66.54	130,412.75	46,109.66	36.53	52,551.56	41.68	307.00
Totals.....	\$5,703,580.84	\$4,815,450.97	75.67	\$4,885,350.39	\$3,045,494.84	61.13	\$745,799.46	14.96	\$394,096.87

**MARINE INSURANCE COMPANIES OF OTHER STATES.**

Boston Marine, Mass.	\$1,396,361 46	98.98	\$1,318,931 01	\$997,936 57	76.13	\$244,611 99	30.07	19.02	\$100,000 00	10.00
Boylston Mutual, Mass.	894,037 68	104.70	347,376 60	357,094 37	94.18	105,001 23	30.85	34.70	519 00	.....
Chilmark Mutual, Mass.	131,438 79	175.60	190,259 06	175,607 75	130.77	14,651 31	17.84	19.91	88,888 40	.....
Union, Pennsylvania.	797,380 98	861,621 06	717,183 49	631,873 12	86.64	236,888 46	33.96	31.39	58,750 06	6.86
Totals.....	\$4,753,336 97	\$3,803,723 43	108.97	\$2,546,749 47	\$2,096,653 12	\$633,406 84	24.87	\$28.01	\$103,669 46	9.00

**FOREIGN MARINE INSURANCE COMPANIES — UNITED STATES BRANCHES.**

British & Foreign Marine, Liv...	\$76,214 77	\$86,438 97	38 04	\$75,415 00	\$144,894 15	19 11	\$112,102 58	14 84	14 44
General Marine, Dredon...	64,719 84	20,649 53	40 36	64,719 84	17,885 97	29 30	133 32	11 19	11 19
Marine Insurance Co., London	1,889 60	18 11	8 11	1,889 60	.....	10 85	8 11	8 11	8 11
Sea, Liverpool...	168,851 34	196,851 68	116 29	162,101 34	17,945 00	97 65	92,076 68	43 68	43 68
Switzerland, Zurich...	237,883 36	113,853 08	47 46	237,883 36	91,172 96	98 33	23,179 06	9 33	9 33
Thames & Mersey, Liverpool...	237,570 45	307,098 12	139 23	196,534 44	321,317 31	112 60	55,690 91	43 60	43 60
Union Marine, Liverpool...	37,278 40	104,887 47	33 96	294,518 58	60,149 17	30 40	44,438 80	15 07	14 01
Universal Marine, Liverpool...	34,887 43	18,377 64	32 47	84,887 43	6,513 95	19 56	11,464 69	33 91	33 91
Totals...	\$1,840,504 19	\$1,022,806 71	55 57	\$1,749,478 84	\$717,895 39	41 01	\$306,421 33	17 46	16 59

## RECAPITULATION.

[illegible]

### Aggregate.

TABLE No. XIV.

*Showing the date of organization, total Assets, total Liabilities including Capital, the capital and the amount and per-centage of surplus or impairment of United States Joint-Stock Fire and Fire-Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1884.*

## NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid-up capital.	Percentage of surplus.
Agricultural.....	Jan. 10, 1863	\$1,702,730 55	\$1,648,169 36	\$54,561 19	\$500,000 00	28.91
Albany.....	Mar. 8, 1811	885,889 08	254,669 56	131,189 52	200,000 00	65.87
American Fire.....	Apr. 30, 1857	1,191,006 60	560,985 76	630,140 84	400,000 00	157.64
American Exchange Fire.....	Dec. 28, 1859	354,853 63	323,734 79	31,117 84	200,000 00	16.66
Broadway.....	— 1849	561,866 38	283,955 94	277,910 44	200,000 00	169.08
Brooklyn Fire.....	Apr. 8, 1834	851,549 00	198,456 46	182,092 54	153,000 00	122.00
Buffalo German.....	Feb. 15, 1867	1,077,030 11	496,579 66	580,450 45	200,000 00	290.23
Citizens'.....	Apr. 1, 1856	1,090,697 63	781,035 34	309,662 29	200,000 00	108.21
City Fire.....	Apr. 26, 1853	850,223 54	287,453 89	152,769 65	210,000 00	72.75
Clinton Fire.....	July — 1850	461,409 34	385,702 87	75,706 47	250,000 00	30.34
Commerce.....	Mar. 31, 1859	436,235 09	265,869 64	170,365 45	200,000 00	85.46
Continental.....	Nov. 4, 1853	938,801 92	3,405,280 10	1,535,231 82	1,000,000 00	158.62
Eagle Fire.....	Apr. 23, 1856	1,045,774 16	415,635 52	630,138 64	200,000 00	310.05
Empire City Fire.....	Oct. 2, 1850	297,451 71	243,535 36	53,916 35	200,000 00	26.96
Exchange Fire.....	Apr. 9, 1863	470,861 23	407,186 58	63,674 65	200,010 00	31.95
Farragut Fire.....	Jan. 26, 1872	373,635 06	313,681 55	64,953 51	200,000 00	32.49
Firemen's.....	Apr. 15, 1835	256,941 89	348,956 27	47,046 93	204,000 00	23.05
Franklin and Emporium Fire.....	Mar. 1, 1879	330,307 85	254,476 94	61,831 91	200,000 00	30.93
German-American.....	Mar. 7, 1873	4,221,386 97	2,531,443 19	1,689,943 78	1,000,000 00	168.99
Germania Fire.....	— 1869	2,700,076 63	2,128,734 13	571,342 50	1,000,000 00	56.73
Glens Falls.....	May — 1849	1,868,095 19	704,151 52	663,943 67	200,000 00	331.94
Globe.....	Mar. 2, 1863	362,136 31	256,793 61	105,342 70	200,000 00	52.67
Greenwich.....	May 6, 1894	1,133,888 23	853,844 46	280,043 76	200,000 00	135.03
Guardian Fire.....	Feb. 1, 1865	301,391 80	313,673 47	18,718 33	200,000 00	9.21
Hamilton Fire.....	May 23, 1853	387,888 35	219,479 09	168,409 26	160,000 00	73.34
Hanover Fire.....	Apr. — 1853	2,545,519 86	2,087,065 78	458,454 08	1,000,000 00	45.94
Home.....	Apr. — 1853	7,825,090 55	6,253,253 64	1,571,836 91	2,000,000 00	83.06
Howard.....	Mar. 9, 1825	747,774 94	744,172 94	3,602 00	200,000 00	50.00
Jefferson.....	Apr. 4, 1894	513,496 86	245,089 78	268,407 08	200,010 00	133.73
Kings County Fire.....	Oct. 15, 1866	362,704 09	217,917 66	144,786 43	160,000 00	116.53

Knickerbocker Fire.....	1787	374,873 80	377,125 45	97,747 84	310,000 00	46 55
La Fayette fire.....	22, 1856	273,969 53	340,438 53	72,531 01	150,000 00	31 70
Long Island.....	1858	481,160 58	407,655 87	73,504 55	300,000 00	34 50
Manufacturers and Builders' Fire.....	19, 1870	437,433 49	330,865 08	107,078 41	300,000 00	53 54
Mechanics Fire.....	7, 1867	433,443 03	407,655 87	25,888 11	350,000 00	10 35
Mercentile Fire.....	18, 1858	390,377 61	333,931 42	15,306 19	300,000 00	7 20
Merchants'.....	19, 1860	390,668 87	390,377 61	104,389 60	300,000 00	55 17
Montana Fire.....	30, 1853	390,668 87	390,377 61	14,470 92	300,000 00	27 34
Nassau fire.....	30, 1853	433,443 03	390,377 61	15,306 19	300,000 00	55 17
National fire.....	18, 1858	401,037 79	344,835 79	56,102 00	300,000 00	98 05
New York Bowery Fire.....	—, 1858	885,390 06	632,954 62	252,314 44	300,000 00	84 10
New York Equitable.....	—, 1858	593,079 95	344,053 03	248,026 87	310,000 00	154 72
New York Fire.....	25, 1858	403,430 15	393,433 73	9,997 43	310,000 00	19 58
Niagara Fire.....	1, 1851	351,597 39	1,530,149 50	331,447 39	300,000 00	46 32
North River.....	6, 1858	440,843 07	1,393,355 32	37,056 64	350,000 00	25 17
Pacific Fire.....	26, 1851	753,415 30	414,738 41	338,636 89	300,000 00	169 31
Park Fire.....	—, 1853	303,716 37	393,325 09	89,608 72	300,000 00	31 70
People's Fire.....	—, 1851	403,619 81	333,333 15	67,331 36	300,000 00	33 47
Peter Cooper Fire.....	7, 1853	360,551 66	163,613 35	203,937 31	150,000 00	125 56
Phoenix.....	10, 1853	4,343,430 25	3,701,439 07	640,991 18	1,000,000 00	64 10
Re-Assurance.....	2, 1858	311,733 23	392,339 32	19,419 34	300,000 00	9 71
Rochester German.....	16, 1873	637,143 34	509,373 64	127,769 64	300,000 00	63 75
Rugers Fire.....	8, 1853	383,113 53	347,553 37	135,545 36	300,000 00	71 77
Standard Fire.....	26, 1859	333,717 70	377,330 33	131,436 37	300,000 00	60 75
Sar Fire.....	2, 1854	653,433 93	647,053 44	6,387 49	300,000 00	1 38
Sterling Fire.....	13, 1854	446,103 09	457,335 37	8,233 03	350,000 00	3 53
Stuyvesant.....	25, 1850	317,837 36	354,445 37	63,331 30	300,000 00	31 70
Union Fire.....	13, 1874	133,877 67	133,019 54	16,337 71	100,000 00	16 56
United States Fire.....	1, 1854	561,573 05	340,630 17	231,013 36	300,000 00	58 41
Westchester Fire.....	14, 1857	1,013,023 55	803,430 73	304,573 80	350,000 00	68 13
Williamsburgh City Fire.....	—, 1853	1,130,930 49	751,911 47	438,069 03	350,000 00	175 33
Totals.....	.....	\$37,911,385 39	\$42,805,838 13	\$15,105,547 27	\$31,037,080 00	71 16

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Alma, Conn.....	—, 1819	\$9,013,517 40	\$4,042,035 55	\$2,994,480 55	\$4,000,000 00	74 11
American, Mass.....	12, 1813	773,331 03	337,311 13	131,019 57	300,000 00	47 10
American, N. J.....	12, 1846	1,731,634 38	370,014 23	844,730 05	300,000 00	140 79
American, Pa.....	26, 1810	1,733,023 26	1,361,449 51	405,643 74	400,000 00	101 03
American Central, Mo.....	—, 1853	1,173,373 03	1,077,067 06	170,635 36	300,000 00	28 43
Atlantic Fire and Marine, R. I.....	—, 1838	346,737 33	335,023 54	11,034 33	300,000 00	5 33
Boatman's Fire and Marine, Pa.....	20, 1850	364,064 55	333,410 27	28,085 31	350,000 00	14 67
California, Cal.....	—, 1831	1,030,173 41	333,334 31	333,334 31	300,000 00	15 63

TABLE No. XIV — (Continued).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid up capital.	Percentage of surplus.
Chilena, Pa.	March 7, 1849	\$445,850 68	\$680,712 67	\$2,638 01	\$500,000 00	1.13
Commercial, Cal.	Feb. 26, 1872	441,572 92	374,331 15	67,241 77	300,000 00	88.68
Concordia Fire, Wis.	March 7, 1870	442,592 94	351,605 89	90,987 05	200,000 00	45.49
Continental Fire, Conn.	June 1, 1850	1,955,305 58	1,637,237 58	288,158 00	1,000,000 00	28.82
Detroit Fire and Marine, Mich.	Feb. 1, 1866	730,842 64	435,440 56	295,402 08	300,000 00	98.47
Ellis, Mass.	Dec. 31, 1872	303,294 32	282,105 86	73,188 96	300,000 00	36.89
Equitable Fire and Marine, R. I.	May —, 1859	488,283 40	488,682 01	50,91 89	300,000 00	16.86
Fire Association of Philadelphia, Pa.	March 27, 1820	3,940,975 90	3,427,629 05	523,346 85	500,000 00	104.47
Fireman's Fund, Cal.	May 3, 1863	1,320,594 77	1,296,377 64	24,217 13	750,000 00	29.98
Fire Ins. Co. of Philadelphia, Pa.	May 3, 1852	641,423 18	558,007 17	83,416 01	400,000 00	31.60
Fireman's, Md.	Dec. 1, 1845	540,771 84	445,090 58	95,740 66	275,000 00	25.83
Fireman's, N. J.	Dec. 3, 1855	1,433,645 05	668,297 95	775,347 10	500,000 00	155.07
Fireman's, Ohio.	April —, 1856	425,135 26	300,579 81	124,555 45	250,000 00	13.82
Franklin Fire, Pa.	April 22, 1859	3,050,305 63	2,248,789 62	801,515 01	400,000 00	200.88
German Fire, Pa.	March —, 1862	445,497 74	368,414 06	77,083 68	200,000 00	41.02
Grand Fire and Marine, Pa.	March —, 1853	1,234,582 70	688,273 41	556,309 29	300,000 00	179.43
Hartford Fire, Conn.	May —, 1810	4,491,590 01	3,302,457 96	1,189,132 05	1,200,000 00	98.85
Home Mutual, Cal.	Sept. —, 1864	1,858,658 92	605,851 61	2,500,808 51	300,000 00	83.40
Insurance Company of North America, Pa.	April 14, 1794	8,923,235 21	5,958,353 16	2,964,879 05	8,000,000 00	84.58
Insurance Company of State of Pennsylvania, Pa.	April 18, 1794	8,923,235 21	487,172 75	186,422 24	200,000 00	94.71
Manufacturers and Merchants, Pa.	Feb. 28, 1855	287,055 54	301,377 01	83,678 53	200,000 00	24.87
Mechanics, Pa.	April 19, 1854	545,672 40	484,157 24	61,515 16	250,000 00	24.67
Mercantile, Ohio.	Nov. —, 1871	322,147 81	285,282 93	36,864 88	200,000 00	18.43
Mercantile Fire and Marine, Mass.	Feb. 11, 1823	608,557 83	530,857 23	77,690 19	400,000 00	49.17
Mechanics, N. J.	Feb. —, 1856	1,207,609 90	890,857 33	340,752 09	400,000 00	85.16
Mechanics, R. I.	May 18, 1851	407,632 83	394,565 03	13,067 80	200,000 00	56.83
Michigan Fire and Marine, Mich.	Feb. 6, 1851	315,351 88	274,316 87	41,035 01	300,000 00	20.32
Milwaukee Mechanics' Mutual, Wis.	Feb. —, 1853	1,907,618 09	551,006 92	685,711 87	200,000 00	337.86
National Fire, Conn.	Nov. 27, 1871	1,703,924 06	1,341,536 33	408,718 44	1,000,000 00	40.87
Neptune Fire and Marine, Mass.	Dec. 24, 1872	432,842 68	1,441,588 24	908,745 56	300,000 00	15.13
New York Fire, N. J.	May 14, 1810	631,541 15	888,606 03	247,058 10	250,000 00	119.13
New Hampshire Fire, N. H.	May —, 1809	1,014,570 95	800,519 45	214,050 50	500,000 00	42.81
North American, Mass.	Dec. —, 1872	331,611 61	284,027 90	47,584 31	200,000 00	23.79
Northwestern National, Wis.	Dec. 30, 1869	1,218,178 92	1,009,423 83	208,755 09	600,000 00	34.79

Orient, Conn.	June 1897	1,474,418 19	1,404,965 94	73,477 37	1,000,000 00	7 36
Pennsylvania Fire, Pa.	March 1895	8,878,915 28	1,477,146 37	901,771 86	400,000 00	985.44
Pennsylvania, Pa.	Feb. 1894	806,719 38	306,618 41	*	300,000 00	.....
Peoples' Pa.	March 17, 1893	880,450 05	397,243 30	33,307 75	300,000 00	16 60
Phoenix, Conn.	May 1894	4,316,867 91	8,544,770 73	773,687 19	2,000,000 00	88 63
Prescott, Mass.	Dec. 1893	359,935 33	897,246 54	15,986 73	300,000 00	7 72
Providence Washington, R. I.	Dec. 27, 1893	870,054 23	848,975 19	91,079 04	400,000 00	5 37
Reading Fire, Pa.	July 8, 1897	410,239 12	317,530 31	92,908 91	260,000 00	37 16
St. Paul Fire and Marine, Minn.	May 1893	1,164,006 70	897,396 19	266,610 51	500,000 00	53 28
Security, Conn.	May 1894	4,400,708 77	363,301 93	44,893 85	300,000 00	23 40
Springfield Fire and Marine, Mass.	April 1894	8,668,510 36	363,136 18	393,374 11	1,000,000 00	93 64
Spring Garden, Pa.	April 28, 1893	1,175,678 60	908,234 75	270,443 04	400,000 00	93 61
San, Cal.	Feb. 1, 1893	448,739 31	436,323 37	59,465 94	300,000 00	9 53
Traders' Ill.	Feb. 1895	1,164,818 08	853,245 67	306,573 25	500,000 00	61 31
Union, Cal.	April 1893	1,112,238 83	1,000,249 93	111,988 90	750,000 00	14 03
United Firemen's, Pa.	April 8, 1890	1,793,157 73	731,433 91	51,794 63	300,000 00	17 34
Washington Fire and Marine, Mass.	Dec. 31, 1873	1,007,414 73	1,531,533 60	52,532 07	1,000,000 00	5 56
Western, Pa.	March 30, 1890	434,678 03	353,056 03	72,632 07	300,000 00	34 21
Totals of I. S. F. & F. M. Ins. Cos. of other States.	.....	\$20,895,094 10	\$61,424,648 00	\$19,463,245 13	\$53,993,000 00	59 11
Totals N. Y. State J. S. F. & F. M. Ins. Companies.	.....	57,911,385 33	48,303,533 13	15,105,547 27	31,687,030 00	71 15
Aggregate.	.....	\$188,806,479 49	\$104,340,436 13	\$34,567,793 40	\$54,015,030 00	64 00

\* Impairment, \$1,799.03.



TABLE No. XV.

Showing the BUSINESS done in THE STATE OF NEW YORK, by *United States Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies*, and by *United States Branches of Foreign Fire Insurance Companies*, authorized to transact business in this State, for the year ending December 31, 1884.

NEW YORK STATE JOINT-STOCK FIRE INSURANCE COMPANIES.

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		RATIO OF FIRE LOSSES INCURRED TO	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Marine and inland risks written.
Agricultural.....	\$383,920 18	\$188,008 30	\$198,258 59	\$76,185 05	\$274,443 64	\$39,506 54	.....	\$38,892,384	.....	.89	54.44
Albany.....	68,604 91	17,091 68	17,664 97	17,561 47	35,226 44	23,159 17	.....	7,841,213	.....	.28	30.48
American Fire.....	120,893 87	87,754 16	46,901 71	86,268 71	134,069 87	37,801 95	.....	63,344,141	.....	.09	38.72
Amer. Exchange Fire.....	28,194 67	8,620 05	6,818 49	7,337 40	14,155 89	10,768 78	.....	7,753,875	.....	.09	27.14
Broadway.....	31,813 49	3,645 39	4,679 19	9,544 05	14,223 24	17,580 25	.....	13,757,026	.....	.04	14.71
Brooklyn Fire.....	67,768 71	17,031 25	15,763 87	30,330 61	38,094 46	31,674 23	.....	14,983,111	.....	.11	33.26
Buffalo German.....	121,897 57	41,718 84	40,092 59	88,569 27	76,371 86	45,825 71	.....	19,904,893	.....	.20	32.83
Citizens'.....	236,371 72	67,610 50	83,205 50	67,511 52	151,117 02	75,254 70	.....	44,370,504	.....	.39	36.78
City Fire.....	23,638 57	9,434 94	9,434 23	10,691 57	30,325 75	15,102 78	.....	8,676,046	.....	.11	37.63
Clinton Fire.....	65,168 11	42,804 43	38,503 06	16,548 83	55,051 89	6,112 13	.....	10,440,431	.....	.28	60.62
Commerce.....	22,861 99	41,638 75	41,696 93	15,868 60	57,565 53	.....	\$4,698 54	8,047,294	.....	.22	78.87
Continental.....	386,200 75	176,318 99	184,372 53	119,460 23	303,832 76	94,367 99	.....	88,070,580	\$137,943,283	.21	46.30
Eagle Fire.....	95,884 00	30,815 00	30,163 00	28,764 80	58,928 80	26,955 40	.....	29,880,041	.....	.10	31.46
Empire City Fire.....	41,255 50	6,001 16	6,760 85	12,376 65	18,137 50	23,118 00	.....	6,402,451	.....	.09	13.96
Exchange Fire.....	85,066 00	96,441 00	80,298 00	25,519 80	55,817 80	29,248 30	.....	6,805,539	97,906	.37	30.00
Farragut Fire.....	75,450 20	40,370 43	33,047 89	22,644 06	55,691 95	19,768 25	.....	19,115,518	.....	.17	43.78
Firemen's.....	46,895 73	11,570 74	16,426 30	14,068 73	30,495 03	18,900 71	.....	8,915,929	38,500	.17	81.55
Franklin & Emp'm F.....	75,741 44	47,808 64	50,745 24	22,698 43	74,367 77	4,373 67	.....	10,575,484	49,500	.48	64.45
German-American.....	712,780 82	317,845 73	338,818 67	212,898 95	551,717 62	159,139 50	.....	185,627,618	.....	.21	47.67
Germania Fire.....	388,777 09	110,150 84	108,317 95	101,683 13	209,991 08	138,896 01	.....	57,494,183	.....	.19	31.97
Glens Falls.....	170,494 22	101,490 40	100,375 89	51,148 27	151,524 16	18,970 06	.....	22,983,647	.....	.44	86.87
Globe Fire.....	127,548 11	63,141 77	32,693 47	23,364 43	56,058 90	14,615 31	.....	19,398,382	.....	.31	51.15
Greenwich.....	282,090 00	276,844 00	285,884 00	117,627 00	403,511 00	.....	11,480 00	101,938,167	27,893,712	.28	36.71
Guardian Fire.....	25,700 00	9,225 00	9,450 00	7,710 01	17,160 00	8,540 00	.....	3,567,150	.....	.29	36.71
Hamilton Fire.....	70,384 00	41,063 00	41,160 00	21,079 20	62,239 20	8,024 80	.....	12,211,111	5,000	.34	39.57

# STATISTICAL TABLES.

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Hanover Fire.....	368,815 28	170,061 00	171,917 01	80,844 61	393,561 68	16,353 70	43,498,144	49	63.95
Home.....	600,183 74	351,577 39	379,950 19	124,753 12	533,708 90	48,400 24	59,900,545	49	63.87
Howard.....	107,803 18	67,107 43	71,443 23	24,113 12	103,683 40	5,670 52	19,278,481	37	66.59
Jefferson.....	41,683 10	10,680 03	11,239 63	14,590 06	33,789 66	17,093 84	9,898,184	37	80.00
Kings County Fire...	65,880 19	13,671 54	10,947 11	18,590 06	30,546 17	34,756 08	4,817,516	32	16.76
Knickbocker Fire...	64,480 71	18,885 87	21,333 19	19,385 21	40,827 40	32,763 81	19,385,693	17	83.13
Long Island.....	69,339 78	49,759 74	50,799 74	30,786 88	107,060 57	4,703 88	7,044,894	61	61.77
Long Island.....	137,626 48	77,438 38	69,151 89	38,308 79	107,400 11	30,335 68	39,897,939	38	54.15
Mant & Builders' F.	111,837 76	54,634 46	54,639 03	33,847 35	75,863 79	23,377 40	36,363,087	38	49.07
Mechanics' Fire.....	86,197 63	48,940 67	51,015 44	35,401 35	75,863 79	9,395 04	16,006,759	31	59.21
Mercantile Fire.....	96,057 88	18,818 83	11,470 72	7,817 35	19,369 07	6,769 75	4,872,390	37	44.02
Merchants.....	70,683 34	37,784 07	39,753 07	21,306 50	64,615 57	15,073 77	11,773,244	38	47.36
Montana Fire.....	69,674 00	14,778 68	39,753 07	30,903 30	60,665 30	9,018 80	11,498,156	35	57.06
Nassau Fire.....	50,640 00	14,778 68	9,006 16	15,193 00	34,193 16	36,441 84	10,339,586	35	18.04
National Fire.....	106,889 00	63,405 00	69,851 00	33,086 70	94,917 70	11,571 30	19,998,169	31	59.80
New York Bowery F.	193,181 09	185,036 20	189,289 55	53,454 33	195,743 69	...	39,095,393	48	74.09
New York Equitable.	40,059 68	5,776 69	9,008 36	13,017 90	21,036 36	...	10,436,700	09	23.49
New York Fire.....	107,924 00	63,955 00	60,694 00	33,877 30	99,071 30	14,532 80	16,354,381	37	56.24
Niagara Fire.....	348,199 39	171,996 33	160,317 85	104,459 88	364,677 73	85,321 86	48,349,168	33	46.01
North River.....	19,267 32	3,758 45	4,409 45	5,789 30	10,159 25	9,077 67	4,891,653	09	23.89
Pacific Fire.....	110,911 15	54,444 14	53,554 14	33,273 35	93,887 49	34,073 56	30,345,878	36	48.39
Park Fire.....	62,102 56	16,866 00	24,095 50	15,608 56	39,719 36	13,388 49	9,998,413	34	46.23
People's Fire.....	75,007 19	49,881 88	44,834 87	22,503 16	67,336 73	7,070 46	10,171,650	44	59.77
Peter Cooper Fire...	22,499 46	2,889 00	3,789 00	6,749 84	10,588 84	11,960 62	10,453,900	04	16.84
Phoenix.....	717,933 59	350,131 67	393,623 03	315,395 17	600,018 25	105,963 56	146,379,356	37	54.82
Re-Assurance.....	37,515 06	35,738 44	35,373 41	11,254 52	47,687 98	...	6,091,053	60	96.96
Rochester German...	113,841 52	43,733 29	38,766 53	34,077 48	74,876 01	40,715 59	12,947,298	30	34.16
Rutgers Fire.....	13,753 85	12,532 45	12,532 45	11,953 48	34,475 96	15,368 99	8,945,814	15	81.43
Standard Fire.....	33,700 10	13,065 10	15,117 23	33,077 58	10,463,989	30,313 19	10,463,989	10	21.75
Star Fire.....	138,306 39	46,776 49	58,939 32	38,491 92	97,431 15	30,375 24	16,316,594	35	45.94
Sterling Fire.....	57,453 76	34,368 59	30,672 39	17,236 13	47,905 52	9,545 23	9,681,319	33	53.39
Unioness.....	80,435 81	46,559 85	47,744 57	34,130 74	71,876 81	9,600 50	16,063,984	30	59.86
United States Fire...	28,682 61	5,302 80	5,473 90	6,604 78	14,077 56	14,005 08	3,319,843	16	19.08
Weschester Fire.....	163,054 56	12,576 81	10,137 08	10,137 08	15,290 99	15,699 11	10,699,607	05	15.05
Williamsburgh City F	223,673 59	98,751 37	98,751 37	149,468 15	24,743,980	19,396 41	24,743,980	40	56.41
Totals.....	\$3,390,376 81	\$3,099,199 70	\$4,133,639 38	\$3,457,083 04	\$4,680,723 86	\$1,705,353 16	\$1,561,316,378	36	49.86
							\$377,407,501		

TABLE No. XV. — (Continued).

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		RATIO OF FIRE LOSSES INCURRED TO *	
			Fire losses incurred.	Estimated expenses at 80 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Atlas, Conn.....	\$508,065 90	\$355,964 51	\$893,551 50	\$150,925 77	\$359,477 27	\$4,068 45	\$31,891 87	\$38,403,898	\$39,152,715	.66	76 94
American, Mass.....	24,992 16	14,676 06	13,896 06	8,097 65	33,473 80	.....	.....	6,774,498	.....	.80	51 32
American, N. J.....	42,286 47	23,497 96	19,797 86	12,685 94	32,473 80	13,192 67	.....	6,874,294	.....	.80	46 79
American Fire, Pa.....	96,330 86	46,831 84	53,914 50	32,316 50	82,280 76	14,190 10	.....	11,569,345	.....	.46	55 85
American Central, Mo.....	99,623 58	37,262 93	41,428 59	17,867 07	59,315 66	307 92	.....	5,943,361	.....	.70	69 48
Atlantic F. & M., R. I.....	12,898 78	6,643 89	6,810 55	3,868 13	10,678 68	3,315 10	.....	1,463,012	.....	.46	53 88
Boatman's F. & M., Pa.....	39,603 60	15,276 88	15,632 40	8,881 08	24,503 48	5,100 12	.....	3,089,565	118,000	.51	52 77
California, Cal.....	38,467 66	8,147 33	5,147 33	9,746 30	14,893 63	17,594 03	.....	3,712,985	.....	.14	15 84
Citizens', Pa.....	42,818 86	18,135 59	20,180 50	12,845 66	33,026 16	9,793 70	5,998 76	5,169,984	.....	.89	47 13
Commercial, Cal.....	35,019 26	23,513 21	30,507 94	10,505 78	41,013 02	.....	.....	4,063,337	.....	.75	37 13
Concordia Fire, Wis.....	18,175 89	3,936 54	4,379 39	5,493 77	9,733 16	8,443 73	.....	2,880,885	.....	.15	23 54
Connecticut F. Conn.....	143,567 81	73,231 86	92,559 87	43,070 34	135,630 01	7,937 80	.....	13,970,500	.....	.66	64 47
Detroit F. & M., Mich.....	11,973 18	5,446 26	6,046 26	3,591 95	10,538 21	1,434 97	.....	1,560,576	5,000	.45	58 02
Elliot, Mass.....	11,757 25	7,693 26	8,307 36	9,037 18	17,344 54	2,723 81	.....	1,840,292	.....	.80	46 84
Equitable F. & M. R. I.....	30,593 37	9,893 05	11,314 34	9,178 01	20,492 35	10,101 02	.....	4,178,499	.....	.37	36 98
Fire Asso. of Phil., Pa.....	228,361 95	159,269 02	150,178 38	63,085 59	313,637 44	9,674 51	.....	22,308,130	.....	.68	65 76
Fireman's Fund, Cal.....	59,839 83	23,194 45	36,305 69	17,948 84	54,154 53	5,674 93	.....	8,799,688	.....	.41	50 52
F. I. Co. Co. Phil., Pa.....	27,189 83	13,695 13	11,563 19	8,141 98	19,724 17	7,415 76	.....	2,547,023	.....	.45	43 68
Firemen's, Md.....	17,773 88	10,355 55	18,169 21	15,533 68	33,702 89	2,268 59	.....	1,508,465	.....	.86	57 30
Firemen's, N. J.....	43,896 28	18,150 89	15,426 83	13,169 96	28,596 79	15,300 73	.....	5,933,543	.....	.86	35 14
Firemen's, Ohio.....	96,493 03	28,833 84	21,188 00	7,947 61	29,135 61	1,023 51	2,643 59	2,186,922	.....	.37	79 98
Franklin Fire, Pa.....	84,301 55	17,937 87	27,967 87	12,900 37	38,977 74	.....	.....	9,144,685	.....	.63	68 79
German Fire, Pa.....	42,847 55	17,818 96	20,593 01	12,704 26	33,596 97	8,701 38	.....	4,263,870	.....	.49	49 83
Glad F. & M., Pa.....	10,263 05	24,997 47	20,500 15	3,078 63	27,578 77	17,316 73	.....	1,305,974	.....	2.08	288 74
Hartford Fire, Conn.....	306,897 56	213,175 13	219,176 55	92,651 37	312,457 93	.....	2,590 26	26,855,440	.....	.78	71 16
Home Mutual, Cal.....	10,254 00	2,417 06	2,667 06	2,076 20	5,743 26	4,510 74	.....	1,117,527	.....	24	26 01
Ins. Co. of N. Am., Pa.....	301,377 63	127,701 46	189,418 97	60,383 25	199,802 93	1,475 36	.....	21,056,377	58,498,723	.66	66 97
Ins. Co. of State of Pa.....	28,583 73	16,543 83	17,049 41	8,561 63	25,611 03	2,297 69	.....	3,200,351	8,533,246	.53	59 74
Manuf. & Merch., Pa.....	16,246 87	16,792 00	1,796 03	4,874 66	6,670 69	9,578 13	.....	1,907,016	.....	.09	11 05

Mechanics' L. L. ....	57,768 49	11,981 84	15,541 07	11,989 17	20,470 24	10,808 88	.....	4,918,511	.....	84,410	38	41 15
Mechanics' L. L. ....	12,783 87	3,669 59	3,156 78	4,185 01	7,394 04	0,459 83	.....	1,923,553	.....	.....	10	38 99
Mechanics' L. L. ....	10,000 00	14,703 87	15,609 30	8,009 40	15,069 30	.....	8,690 92	1,923,553	.....	.....	17	154 85
Mechanics' L. L. ....	32,719 10	57,437 12	65,673 08	28,715 55	91,387 87	4,331 63	.....	12,924,721	.....	.....	46	66 47
Mechanics' L. L. ....	10,913 57	15,577 43	11,278 95	.....	23,116 37	0,480 14	.....	5,544,085	.....	.....	30	44 78
Mich. F. & M., Mich. ....	22,728 77	10,158 19	10,688 19	8,817 13	26,475 23	.....	3,751 55	2,203,048	.....	.....	57	86 51
Milw. Mec. Fire, Conn. ....	34,475 29	2,435 43	8,910 57	7,948 99	10,548 02	13,927 27	.....	2,075,619	.....	.....	13	13 10
National Fire, Conn. ....	84,927 43	84,702 06	88,910 57	13,187 84	83,977 81	.....	8,140 83	4,380,200	.....	.....	90	88 53
Neptune F. & M., Mass. ....	10,911 08	2,943 29	7,118 69	3,943 29	10,933 01	449 07	.....	1,612,768	.....	.....	44	65 85
Newark Fire, N. J. ....	53,472 88	20,723 93	31,874 88	15,734 96	47,000 24	.....	.....	6,712,599	.....	.....	47	90 77
N. Hampshire F., N. H. ....	63,470 42	50,321 02	42,438 51	20,541 13	63,094 64	5,445 78	.....	8,457,991	.....	.....	50	83 05
N. American, Mass. ....	22,699 68	7,874 02	12,258 02	6,919 90	19,067 82	2,631 76	.....	3,082,507	.....	.....	41	54 90
Northwestern Nat., Wis. ....	22,238 36	7,163 02	12,730 50	6,668 61	19,889 01	8,809 35	.....	2,688,264	.....	.....	44	71 77
Orient, Conn. ....	93,905 06	68,480 58	75,099 55	23,171 53	103,271 08	.....	9,366 02	11,078,908	.....	.....	58	73 97
Pennsylvania F., Pa. ....	103,583 39	64,823 11	75,640 90	31,149 93	94,790 89	4,042 40	.....	11,907,458	.....	.....	53	66 11
Pennsylvania, Pa. ....	37,537 76	28,106 96	24,230 06	11,351 83	37,451 39	56 37	.....	4,683,287	.....	.....	56	69 85
People's, Pa. ....	37,317 08	8,415 13	12,963 33	7,935 71	35,158 45	12,153 63	.....	3,643,605	.....	.....	38	37 43
Phoenix, Conn. ....	295,433 38	186,811 16	111,913 60	77,685 12	293,738 31	30,235 93	.....	25,631,150	.....	.....	30	81 67
Prescott, Mass. ....	47,877 18	19,092 15	22,836 32	14,213 15	37,069 47	10,337 71	.....	5,501,716	.....	.....	41	45 18
Providence Wash. R. I. ....	98,919 14	123,925 94	116,494 15	26,075 74	143,490 89	.....	55,590 75	15,251,189	.....	20,433,651	61	133 96
Reading Fire, Pa. ....	19,663 95	4,161 89	8,739 19	5,397 69	14,686 83	4,973 07	.....	1,891,530	.....	.....	46	44 71
St. Paul F. & M., Min. ....	35,315 94	20,703 22	16,411 60	10,534 73	27,009 88	8,809 55	.....	2,756,954	.....	107,294	59	46 47
Security Conn. ....	35,273 32	12,680 83	10,180 02	7,853 00	15,003 02	8,211 80	.....	2,719,216	.....	2,869,286	37	33 15
Spfield F. & M., Mass. ....	147,551 61	96,667 09	98,815 82	44,229 43	143,070 30	4,456 31	.....	12,938,264	.....	.....	71	66 96
Spring Garden, Pa. ....	24,256 59	8,158 22	6,530 25	6,076 93	13,207 23	3,049 36	.....	2,136,765	.....	.....	31	33 33
Sun, Cal. ....	12,173 28	10,533 93	11,033 98	3,651 93	14,685 91	.....	2,519 68	1,198,563	.....	.....	52	90 64
Traders' L. L. ....	76,660 77	52,174 00	56,102 00	23,033 23	61,151 02	.....	4,300 25	6,375,477	.....	.....	37	70 59
Union, Cal. ....	7,263 42	8,877 01	7,853 58	2,123 02	10,715 61	.....	2,742 19	6,683,375	.....	.....	83	107 71
United Firemen's, Pa. ....	22,459 08	19,313 70	22,137 43	3,146 71	31,944 14	544 59	.....	2,593,270	.....	.....	62	43 83
Wash'n F. & M., Mass. ....	103,668 00	42,933 00	47,630 00	23,077 90	60,237 90	28,435 10	.....	15,624,587	.....	.....	31	43 83
Western, Pa. ....	12,505 00	231 16	231 16	3,751 50	3,093 66	8,522 84	.....	1,514,135	.....	.....	02	1 85
Totals, .....	\$3,833,887 73	\$2,407,320 06	\$3,544,642 61	\$1,140,866 32	\$3,694,003 90	\$384,635 16	\$159,306 37	\$53,931,312	\$110,575,437	.....	56	66 39
Farmers', York, Pa. ....	\$37,345 69	\$23,589 03	\$23,939 27	\$11,203 71	\$44,148 98	.....	\$4,797 29	\$3,105,999	.....	.....	1 06	88 29
MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.												
FOREIGN FIRE INSURANCE COMPANIES — UNITED STATES BRANCHES.												
British America, Tor. ....	\$22,533 02	\$22,935 09	\$21,513 06	\$12,765 78	\$50,273 83	\$12,273 79	.....	\$3,643,964	.....	\$4,883,454	47	50 38
City of London, Lon. ....	131,370 11	82,833 27	64,241 36	36,411 36	100,033 41	30,717 70	.....	15,038,572	.....	.....	49	52 98
Commercial Union, Lon. ....	498,149 73	279,341 77	260,139 25	180,944 92	410,864 14	25,165 59	.....	45,910,496	.....	.....	41	64 22

TABLE No. XV.—(Continued.)

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		TIO OF FIRE LOSSES INCURRED TO RISKS WRITTEN.
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and Inland.	
Fire Ins. Asso'n, Lon	\$116,285 76	\$131,108 88	\$98,781 80	\$64,888 78	\$133,680 19	\$1,176 85	\$17,884 86	\$12,313,908	.....	.74
Guardian, London....	200,242 36	128,147 56	142,494 26	61,572 68	304,066 91	.....	.....	84,640,069	.....	.41
Hamburg-Bremen	158,947 13	86,796 80	105,011 30	47,684 14	152,695 44	6,251 69	.....	18,641,845	.....	.56
Imperial, London	966,227 92	153,590 09	168,965 78	79,953 88	248,919 66	17,578 76	.....	28,380,004	.....	.73
Manchester, Lanc'h'r	310,246 96	167,519 00	173,732 06	93,074 69	271,806 77	18,483 19	.....	48,079,113	.....	.41
Lion, London	59,545 53	17,556 77	23,167 81	16,068 66	39,236 47	14,314 56	.....	5,392,860	.....	.44
Liv. & Lon. & Gl., Liv	887,418 93	415,086 64	400,890 77	201,235 68	602,116 45	185,808 48	.....	125,104,051	.....	.53
Lon. & Lancast's, Liv.	980,042 82	911,883 78	908,792 81	84,001 26	990,793 87	.....	10,789 15	43,892,114	.....	.48
Lon. & Prov'n'l, Lon.	108,645 01	61,621 29	84,083 49	31,088 87	115,089 09	.....	12,883 82	9,381,099	.....	.91
Lon. & Westm. Co'n, Lon	128,598 40	91,945 24	58,545 40	88,697 73	137,612 72	.....	5,720 82	23,171,675	.....	.86
Y. Brit. & Mer'l, Lon.	247,721 02	216,369 26	212,475 57	106,827 49	317,312 68	50,973 97	.....	73,171,734	.....	.99
Northern, London....	145,657 75	74,785 08	63,128 81	43,797 33	106,886 14	56,971 61	.....	26,463,802	.....	.36
Norwich Union, Nor	165,353 03	108,962 60	104,467 04	49,605 91	154,073 95	9,280 08	.....	28,000,324	.....	.35
Phoenix, London	256,235 21	169,910 08	161,600 00	76,858 56	238,458 56	17,806 66	.....	46,156,399	.....	.35
Queen, Liverpool....	163,801 30	103,443 47	107,959 33	48,990 88	156,949 71	6,351 55	.....	89,848,964	.....	.37
Royal, Liverpool....	674,740 77	860,568 19	873,422 33	904,422 33	681,174 75	98,566 02	.....	147,776,094	.....	.36
Scot. U'n & Nat., Ed	61,556 34	27,265 99	84,764 29	53,281 19	63,281 19	8,325 15	.....	6,088,360	.....	.58
Sun Fire Office, Lon.	244,908 54	168,159 43	183,116 00	73,291 06	256,407 06	.....	72,101 49	30,431,028	.....	.60
Transatlantic, Har'g.	45,893 60	26,741 54	28,092 86	13,690 80	41,683 66	9,633 73	.....	5,394,349	.....	.41
United F. Re'n. Man.	183,831 00	87,283 00	98,750 00	41,655 30	140,405 30	.....	1,554 30	11,723,865	.....	.84
Western, Toronto....	85,561 38	50,880 80	63,288 82	25,755 41	89,043 23	.....	2,073 85	3,392,760	\$4,577,585	.76
Total	\$5,410,149 34	\$3,256,041 18	\$3,315,890 08	\$1,623,044 81	\$4,938,934 89	\$538,159 87	\$62,945 43	\$393,381 833	\$9,271,809	.40
RECAPITULATION.										
N. Y. S. J. S. F. & P.	\$3,900,270 81	\$3,999,199 70	\$4,135,698 98	\$2,467,663 04	\$6,602,722 02	\$1,708,363 16	\$35,799 21	\$1,561,516,379	\$277,401,501	.26
J. S. F. & P. M. Ins.	3,893,897 72	2,407,280 06	2,544,649 61	1,140,866 22	3,694,508 83	384,685 16	188,208 37	438,961,212	110,576,457	.58
Co. of other States.	3,346 69	28,599 03	33,989 27	11,303 71	45,292 98	.....	6,797 29	3,105,999	.....	1.06
For F. U. S. branch	5,410,149 34	3,266,041 18	3,316,890 08	1,623,044 81	4,938,934 89	538,159 87	62,945 43	899,851,538	9,271,809	.40
Aggregate	\$17,570,669 56	\$9,692,039 90	\$10,068,111 78	\$5,271,197 88	\$16,309,809 66	\$2,561,108 19	\$38,846 39	\$3,681,966,983	\$397,246,247	.25
Total	.....	.....	.....	.....	.....	.....	.....	.....	.....	57.07

TABLE XVI.

Showing name, location and names of officers of each Fire, Fire-Marine and Marine Insurance Company now authorized to transact business in this State.

NAME OF COMPANY.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
<i>Ætna</i> .....	Hartford, Conn.	January 1, 1850	Lucius J. Hendee.	Johann Goodnow.
Agricultural	Watertown, N. Y.	February 17, 1853	Isaac Munson.	H. M. Stevens.
Albany	Albany, N. Y.	March 8, 1811	J. Howard King	John E. McElroy.
American	Boston, Mass.	February 21, 1831	Francis Peabody.	J. W. Field.
American Fire.	120 Broadway, N. Y.	April 30, 1857	James M. Halsted.	David Adee.
American Central.	St. Louis, Mo.	September 9, 1870	George J. Cram.	Charles Christensen.
American Exchange Fire.	36 Nassau street, N. Y.	March 1, 1859	William Raynor.	Thomas Clark, Jr.
American Fire	Philadelphia, Pa.	January 1, 1860	T. H. Montgomery.	Albert C. L. Crawford.
American	Newark, N. J.	December 23, 1873	F. H. Harris.	J. H. Worden.
Atlantic F. & M.	Providence, R. I.	May 2, 1873	Jeremiah S. Pariah.	T. W. Hayward.
Atlantic Mutual.	51 Wall street, N. Y.	April 11, 1843	John D. Jones.	Joseph H. Chapman.
Boatman's F. & M.	Pittsburgh, Pa.	March 21, 1881	Oliver P. Scaffs.	Henry H. Schenck.
Boston Marine	Boston, Mass.	March 3, 1874	R. B. Fuller.	Thomas H. Lord.
Boyiston Mutual	Boston, Mass.	December 1, 1874	Joseph W. Balch.	Washington Glover.
British America.	Toronto, Ontario	July 17, 1874	.....	Silas F. Wood.
British and Foreign Marine.	Liverpool, England.	August 7, 1876	L. Allyn Wight.	Attorney.
Brooklyn Fire	238 Broadway, N. Y.	December 17, 1849	Hiram M. Forrester.	John Wray.
Buffalo German	22 Court street, Brooklyn.	April 3, 1894	Francis P. Farnald.	B. T. Rhoads, Jr.
California.	Buffalo, N. Y.	February 15, 1867	Philip Becker.	O. J. Eggert.
	San Francisco, Cal.	August 9, 1883	C. T. Hopkins.	L. L. Bromwell.
China Mutual.	Boston, Mass.	January 28, 1881	W. Perkins.	George L. Deblols.
Citizens'	126 Broadway, N. Y.	April 28, 1886	James M. McLean.	Frank M. Parker.
Citizens'	Pittsburgh, Pa.	March 30, 1882	Wm. G. Johnston.	Water Morris.
City Fire.	111 Broadway, N. Y.	April 26, 1883	Samuel Townsend.	David J. Blauvelt.
City of London.	London, England	February 5, 1882	John C. Paige.	Manager.
Clinton Fire.	170 Broadway, N. Y.	July 9, 1860	G. T. Patterson, Jr.	C. E. W. Chambers.
Commerce.	Albany, N. Y.	May 31, 1869	G. A. Van Allen.	Richard V. De Witt.
Commercial.	San Francisco, Cal.	February 26, 1872	John H. Wise.	Charles A. Lston.
Commercial Mutual.	57 William street, N. Y.	April 12, 1843	W. I. Comes.	Henry D. King.
Commercial Union.	London, England	January 13, 1871	Alfred Pell.	Manager

TABLE No. XVI — (Continued).

NAME OF COMPANY.	Location.	Date of organisation or admission.	OFFICERS.	
			President.	Secretary.
Concordia Fire	Milwaukee, Wis.	March 7, 1870	Jobst H. Baening	Gustav Wolkeger.
Connecticut Fire	Hartford, Conn.	January 17, 1872	J. D. Browne	Charles R. Burt.
Continental	100 Broadway, N. Y.	January 6, 1853	George T. Hope	Cyrus Peck.
Detroit F. and M.	Detroit, Mich.	April 1, 1869	William A. Butler	James J. Clark.
Dutchess County Mutual	Poughkeepsie, N. Y.	April 13, 1886	Peter R. Sleight	Lewis H. Vall.
Eagle Fire Company	71 Wall street, N. Y.	April 4, 1866	Alexander J. Clinton	T. J. Gaines.
Eliot	Boston, Mass.	January 26, 1873	Greenleaf C. George	Alonso F. Curtis.
Empire City Fire	166 Broadway, N. Y.	October 3, 1850	Lindley Murray, Jr.	D. J. Burle.
Equitable F. and M.	Providence, R. I.	September 24, 1860	Fred. W. Arnold	James E. Thlinghaast.
Erle County Mutual	Buñalo, N. Y.	March 14, 1874	August Beck	Joseph Timmerman.
Exchange Fire	41 Pine street, N. Y.	May 14, 1833	Richard C. Combes	G. W. Montgomery.
Farmers' Fire	York, Pa.	August 30, 1873	G. Edward Hersh	David Stricker.
F. F. ragat Fire.	346 Broadway, N. Y.	January 29, 1872	John E. Leffingwell	Samuel Darbee.
Fire Association	Philadelphia, Pa.	November 18, 1872	Jesse Lightfoot	W. S. Winship.
Fire Insurance Association	London, England.	March 8, 1861	J. H. Wellman	Manager.
Floemen's Fund	San Francisco, Cal.	January 2, 1869	David J. Staples	William J. Dutton.
Fire Ins. Co., County of Philadelphia.	Philadelphia, Pa.	May 31, 1881	James N. Stone	John W. Dulles.
Floemen's	133 Broadway, N. Y.	April 18, 1835	John F. Hasted	P. Hanford Oakley.
Floemen's	Baltimore, Md.	May 26, 1877	James M. Anderson	William Armstrong.
Floemen's	Dayton, Ohio.	May 21, 1874	S. Craighead	H. N. Williams.
Floemen's	Newark, N. J.	November 4, 1871	S. R. W. Heath	Charles Colyer.
Franklin Fire.	Philadelphia, Pa.	January 1, 1860	James W. McAllister	Ezra T. Cresson.
Franklin and Emporium Fire.	237 Broadway, N. Y.	June 21, 1875	George Alger	Franklin A. Vurgason.
General Marine.	Dresden, Saxony	October 30, 1866	L. Bertschmann	Attorney.
German-American	119 Broadway, N. Y.	March 6, 1873	Emil Oelbermann	James A. Silvey.
German Fire.	Pittsburgh, Pa.	March 26, 1861	C. Barchfeld	F. L. Gross.
Germania Fire.	175 Broadway, N. Y.	March 2, 1869	Rudolph Garrigue	Hugo Schumann
Girard F. and M.	Philadelphia, Pa.	April 30, 1861	Alfred S. Gillett	Edwin F. Merrill.
Glen Cove Mutual	Glen Cove, N. Y.	March 26, 1877	Benjamin Kellum	Daniel V. Weeks.
Glen Falls	Glen Falls, N. Y.	May 4, 1860	Russell M. Little	J. L. Cunningham.
Globe Fire	161 Broadway, N. Y.	March 2, 1863	Alfred A. Reeves	Edgar E. Holley.
Greenwich	161 Broadway, N. Y.	May 5, 1864	Samuel C. Harriot	Mason A. Stone.
Great Western	50 Wall street, N. Y.	September 27, 1855	Ferdinand Molz	William T. Lockwood.
Guardian Fire	187 Broadway, N. Y.	February 9, 1866	William C. Thompson	Walter K. Paye.
Guardian F. and L.	London, England	September 24, 1873	H. E. Bowers	Manager.

Hamburg-Bremen	Hamburg, Germany	May	8, 1873	F. U. Afield	Manager.
Hamilton Fire	40 Nassau street, N. Y.	May	22, 1863	D. D. Whitney	D. D. Leola.
Hanover Fire	181 Broadway, N. Y.	April	16, 1839	Benjamin S. Walcott	I. Remsen Lane.
Hartford Fire	Hartford, Conn.	January	1, 1860	George L. Chase	C. B. Whiting.
Home	119 Broadway, N. Y.	April	18, 1833	Charles J. Martin	John H. Washburn.
Home Mutual	San Francisco, Cal.	April	10, 1864	J. F. Houghton	Charles R. Story.
Howard	66 Wall street, New York	March	9, 1865	F. A. Oakley	Charles A. Hall.
Imperial	London, England	May	21, 1860	R. D. Allport	Manager.
Ins. Co. of North America.	Philadelphia, Pa.	January	1, 1860	Charles Light	Groville E. Fryer.
Ins. Co. of State of Penn.	Philadelphia, Pa.	July	1, 1865	Henry D. Sherrerd	Joseph H. Hollinshed
Jefferson	111 Broadway, N. Y.	March	4, 1864	Samuel E. Belcher	William B. Flowerly.
Kings County Fire	87 Broadway, Brooklyn, N. Y.	October	21, 1858	William E. Forwell	Henry Pope.
Kanawha River Fire	64 Wall street, N. Y.	March	23, 1787	Lease D. Cole, Jr.	E. W. Albro.
La Fayette Fire	20 Court street, Brooklyn, N. Y.	December	22, 1834	Robert Glavin	George W. Hunt.
Lancashire	Manchester, Eng.	June	4, 1872	E. Litchfield	Manager.
Lion Fire	London, Eng.	November	2, 1880	M. Bennett, Jr.	Manager.
Liv. and Lond. and Globe	Liverpool, Eng.	January	2, 1860	James E. Pileford	Manager.
London and Provincial	London, Eng.	March	6, 1863	John C. Mills	Manager.
London Assurance Corporation	London, Eng.	June	11, 1873	Benoni Lockwood	Manager.
Long Island	203 Montague street, Brooklyn	April	26, 1833	Jonathan Ogden	Henry Blatchford
London and Lancashire	Liverpool, Eng.	June	7, 1870	James Vereance	Manager.
Manuf. and Builders' Fire	187 Broadway, N. Y.	November	10, 1870	Edward V. Loew	J. J. Nestell.
Marine Insurers and Merchants	Pittsburgh, Pa.	February	25, 1866	James I. Bennett	J. James M. Kenney.
Marine Insurance Company, Limited	London, Eng.	October	7, 1884	Percy Chubb	Attorney.
Mechanics Fire	217 Montague street, Brooklyn	May	7, 1867	John E. Oakley	Walter Nichols.
Mechanics	Philadelphia, Pa.	September	1, 1862	Francis McManus	John H. Davis.
Mercantile	Cleveland, Ohio	February	3, 1873	William T. Gordon	George A. Tisdale.
Mercantile Fire	166 Broadway, N. Y.	January	15, 1863	William A. Anderson	C. W. Samuels.
Mercantile Fire and Marine	Boston, Mass.	April	30, 1872	George F. Rogers	B. F. Field, Jr.
Merchants	151 Broadway, N. Y.	April	20, 1860	John H. Morris	John L. Douglass.
Merchants	Providence, R. I.	March	7, 1864	W. T. Barton	William P. Goodwin.
Merchants	Newark, N. J.	November	14, 1871	Henry Powell	James R. Mullikin.
Michigan Fire and Marine	Detroit, Mich.	August	7, 1864	Charles Palmer	R. C. Preston.
Milwaukee Mechanics Mutual	Milwaukee, Wis.	May	26, 1864	Charles C. Penner	Adolf J. Cramer.
Montauk Fire	24 Court street, Brooklyn	May	27, 1867	Daniel F. Fernald	George F. Maiby.
Mutual Fire	153 Broadway, N. Y.	June	10, 1862	E. A. Moen	P. B. Armstrong.
Mutual Insurance Co	Albany, N. Y.	May	8, 1866	Henry H. Martin	George N. Cuyler.
Nassau Fire	28 Court street, Brooklyn	February	9, 1866	Thomas B. Jones	William T. Lane.
National Fire	60 Wall street, N. Y.	April	9, 1868	Henry T. Downe	F. J. Wilton.
Nations Fire	Hartford, Conn.	January	2, 1873	Mark Howard	James Nichols.
Neptune F. & M.	Boston, Mass.	October	23, 1874	George F. Osborne	Engene B. Hinkley.
Newark Fire	Newark, N. J.	May	8, 1873	Charles S. Balnes	John C. Henry.
New Hampshire Fire	Manchester, N. H.	July	5, 1873	James A. Weston	John C. French.



TABLE No. XVI—(Continued).

NAME OF COMPANY.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
New York Bowery Fire.....	194 Bowery, N. Y.	April 24, 1883	John A. Delaney, Jr.	Henry Griffen.
New York Equitable.....	58 Wall street, N. Y.	April 23, 1883	John Miller.....	Charles L. Gunn.
New York Fire.....	72 Wall street, N. Y.	April 18, 1883	Daniel Underhill.....	Augustus Colson.
New York Mutual (Marine).....	47 William street, N. Y.	April 18, 1884	T. B. Blacketer, Jr.	Edward Laroque.
Niagara Fire.....	135 Broadway, N. Y.	July 31, 1880	Pear Norcross.....	Wesley Pollock.
North American.....	Boston, Mass.	January 29, 1873	Albert Bowker.....	E. E. Partridge.
North British and Mercantile.....	London and Edinburgh	January 16, 1866	White & Blagden.....	Managers.
Northern Assurance.....	London, Eng.	January 1, 1876	H. H. Hall.....	Manager.
North River.....	92 Greenw. street, N. Y.	February 6, 1882	Peter H. Warner.....	Leonard Warner.
Northwestern National.....	Milwaukee, Wis.	September 28, 1873	Alexander Mitchell.....	John P. McGregor.
Northwich Union.....	Northwich, England.	March 20, 1873	Frame & Hare.....	Managers.
Orient.....	Hartford, Conn.	January 3, 1873	John W. Brooke.....	George W. Lester.
Orient Mutual.....	43 Wall street, N. Y.	February 18, 1884	Eugene Dutilh.....	Charles Irving.
Pacific Fire.....	470 Broadway, N. Y.	April 23, 1881	Thomas F. Jeremiah.....	Frank T. Stilson.
Park Fire.....	135 Broadway, N. Y.	March 23, 1883	William Jeffrey.....	William Valentine.
Pennsylvania Fire.....	Philadelphia, Pa.	October 18, 1877	John Davenport.....	John L. Thomson.
Pennsylvania.....	Pittsburgh, Pa.	August 23, 1884	Christian Yeager.....	Thomas D. Keller.
People's Fire.....	Pittsburgh, Pa.	January 26, 1884	James Herdman.....	William F. Gardner.
People's Fire.....	108 Broadway, N. Y.	April 23, 1881	Frank F. Price.....	A. C. Milne.
Peter Cooper Fire.....	Corner Third ave. and Ninth st., N. Y.	April 7, 1883	Nathan C. Ely.....	Win. H. Ribbet.
Phenix.....	16 Court street, Brooklyn, N. Y.	September 10, 1883	Stephen Crovill.....	Philander Shaw.
Phoenix Assurance.....	London, Eng.	August 30, 1879	Alex. D. Irving.....	Manager.
Phoenix.....	Hartford, Conn.	September 4, 1884	Henr. Kellogg.....	D. W. C. Skilton.
Provident Washington.....	Keaton, Mass.	February 12, 1873	Franklin Greene.....	Francis H. Stevens.
Queen.....	Providence, R. I.	June 7, 1873	J. H. De Wolf.....	J. B. Branch.
Reading Fire.....	Liverpool, Eng.	May 5, 1866	J. A. Macdonald.....	Manager.
Reading Fire.....	Reading, Pa.	March 24, 1884	William A. Arnold.....	S. E. Alcona.
Re-Assurance.....	113 Broadway, N. Y.	October 2, 1883	John W. Murray.....	P. E. Rasor.
Richmond County Mutual.....	Richmond, N. Y.	March 20, 1886	Reuben Lord.....	C. Metcalfe.
Rochester German.....	Rochester, N. Y.	February 16, 1873	Frederick Cook.....	H. F. Atwood.
Royal.....	Liverpool, Eng.	July 10, 1861	Edward F. Beddall.....	Manager.
Rugers Fire.....	180 Chatham Square, N. Y.	October 1, 1883	Edward B. Fellows.....	Joseph F. Hanford.
Sea.....	Liverpool, Eng.	September 8, 1876	G. Bentham Roe.....	Attorney.
Security.....	New Haven, Conn.	September 21, 1874	Charles Peterson.....	Herbert Mason.

Scottish Union and National. Springfield Fire and Marine Spring Garden.	Edinburgh, Scotland. Springfield, Mass Philadelphia, Pa.	November August March	4, 1880 18, 1861 7, 1883	M. Bennett, Jr. J. N. Dunham Nelson F. Evans.	Manager. Sanford J. Hall Jacob L. Peterson.
Standard Fire. St. Paul Fire and Marine. Scripps Fire. Snyvesant.	52 Wall street, N. Y. 141 Broadway, N. Y. St. Paul, Minn. 167 Broadway, N. Y. 189 Bowery, N. Y.	March December January January January	26, 1869 2, 1864 30, 1872 18, 1864 28, 1851	W. M. St. John Nicholas C. Miller C. H. Bigelow Andrew L. Souland Samuel P. Peterson.	R. H. Myers. James M. Hodges. C. B. Gilbert. Louis P. Hayward. George B. Rhoads.
Suffolk County Mutual. Sun. Sun Mutual. Sun Fire Office. Switzerland Marine.	Paeonic, N. Y. San Francisco, Cal. 3 Nassau street, N. Y. London, England. Zurich, Switzerland.	April October May August June	30, 1836 18, 1883 22, 1841 1, 1882 7, 1873	Hutchison H. Case. C. La Taylor. John P. Paulison. U. S. Gilbert. Jacob Bertschmann.	F. H. Overton. Ed. E. Potter. John P. Nichola. Manager. Attorney.
Thames and Mersey Marine. Traders'. Transatlantic. Union. Union Fire.	Liverpool, England. Chicago, Ill. Hamburg, Germany. San Francisco, Cal. Buffalo, N. Y.	October August September August June	9, 1880 31, 1872 18, 1877 12, 1881 16, 1874	A. J. Macdonald E. Buckingham E. Harbers Gustave Touchard Joseph Churchyard	Manager. R. J. Smith. Manager. James D. Bailey. Alexander Martin.
Union. United Fire Reinsurance United Firemen's. United States Fire.	Philadelphia, Pa. Liverpool, England. Manchester, England Philadelphia, Pa. 115 Broadway, N. Y.	September October February April March	6, 1877 14, 1880 27, 1882 28, 1879 31, 1884	W. S. Hessel James A. Whitlock William Wood Joseph L. Caven. W. Wilson Underhill.	John B. Craven. Attorney. Manager. Robert B. Beath. George E. Cock.
Universal Marine. Washington F. and M. Westchester Fire. Western Assurance. Williamsburgh City Fire.	Liverpool, England. Boston, Mass. 141 Broadway, N. Y. Pittsburgh, Pa. Toronto, Ont. 13 Broadway, Brooklyn, N. Y.	July October March June October March	26, 1883 23, 1874 14, 1887 10, 1884 14, 1874 22, 1853	James Lawson. Isaac Sweetser. G. R. Crawford Alexander Nimick. A. M. Smith. Edmund Driggs	Attorney. A. Willard Damon. John Q. Underhill. William P. Herbert. J. J. Kenny. N. W. Meesrole.

THE COMPANIES AUTHORIZED, AS SHOWN IN THE ABOVE TABLE, ARE CLASSIFIED AS FOLLOWS:

	Fire & F. M.		Marine.	Total.
New York, Joint-Stock	61		3	63
Other States, Joint-Stock	60		3	63
New York, Mutual	7		4	11
Other States, Mutual	1		1	2
Foreign Fire, Joint-Stock	24		8	32
Total.	153		18	171



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# New York State Joint-Stock Fire Insurance Companies.

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE JOINT-STOCK FIRE INSURANCE COMPANIES OF THE  
STATE OF NEW YORK, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1884.**

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# AGRICULTURAL INSURANCE COMPANY.

## WATERTOWN.

[Organized and commenced business February 17, 1853, as a Mutual Insurance Company; changed to a joint-stock company January 10, 1863.]

ISAAC MUNSON, *President.*

H. M. STEVENS, *Secretary.*

Capital stock of the Company paid up, \$500,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$157,059 48
Loans on bond and mortgage (first liens).....	879,530 23
Loans on bond and mortgage upon which more than one year's interest is due.....	6,066 98
Interest due and unpaid on bond and mortgage loans.....	10,633 53
Interest accrued thereon.....	13,790 69

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$301,600 00	\$345,082 00
Utica C. & P. R. R. bonds.....	1,000 00	1,100 00
Union Pacific R. R. bonds.....	2,000 00	2,370 00
Tennessee State bonds.....	2,000 00	980 00
N. Y. C. & H. R. R. R. stock.....	60,000 00	51,525 00
L. N. & M. N. R. R. stock.....	50,000 00	30,812 50
Central Pacific R. R. stock.....	40,000 00	13,700 00
Union P. R. R. stock.....	20,000 00	9,300 00
Illinois Central R. R. stock.....	10,000 00	11,800 00
Illinois Central leased line stock.....	1,700 00	1,411 00
Wells, Fargo & Co. stock.....	20,000 00	21,300 00
Watertown National Bank stock.....	5,000 00	6,000 00
Total par and market values.....	\$413,300 00	\$395,081 50

895,081 50

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned..
National Union Bank stock.....	\$2,100 00	\$2,530 00	\$1,338 50
Jefferson Co. Nat'l Bank stock.....	500 00	650 00	350 00
Herkimer Co. Nat'l Bank stock.....	1,500 00	2,100 00	411 77
N. Y. C. & H. R. R. R. stock.....	3,000 00	2,538 75	3,189 39
Western Union Tel. stock.....	2,000 00	1,080 00	
Central Pacific R. R. stock.....	60,000 00	20,550 00	20,000 00
Nat'l Bank Fayetteville stock.....	2,400 00	3,000 00	
Bond and mortgage.....	5,300 00	5,300 00	5,300 00
Bond and mortgage.....	3,000 00	3,000 00	9,000 00
Watertown Nat'l Bank stock.....	1,000 00	1,200 00	
Bagley & Sewall Co. stock.....	23,700 00	23,700 00	10,000 00
Canandaigua Water Bonds stock.....	10,000 00	10,000 00	7,500 00
American Express Co. stock.....	1,000 00	980 00	800 00
Total amounts.....	\$120,400 00	\$81,406 75	\$57,544 66

Cash in office, \$5,519.95; in bank, \$176,732.64; total.....	57,544 66
Interest due and accrued on stocks and bonds.....	182,802 59
Interest due and accrued on collateral loans.....	1,700 00
Premiums in due course of collection.....	1,886 38
Bills receivable, not matured, taken for premiums.....	57,512 39
Rents due and accrued.....	20,512 12
	800 00

Aggregate amount of all actual available Assets..... \$1,782,720 55

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$10,775 00
Losses unadjusted, including all reported and supposed losses.....	13,029 00
Losses resisted, including interest, costs and expenses.....	14,648 00

Net amount of unpaid losses and claims..... \$48,440 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$32,045 64	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,085,991 95	
Total unearned premiums.....		\$1,068,037 59
Cash dividends to stockholders, unpaid.....		25 00
All other liabilities.....		16,666 60
Total liabilities, except capital and net surplus.....		\$1,148,169 20
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond all liabilities.....		184,551 20
Aggregate Liabilities, including paid up capital and net surplus.....		\$1,782,720 50

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$830,309 49	
Deduct reinsurance, rebate and return premiums.....	64,994 51	
Net cash received for premiums (all fire).....		\$765,314 98
Interest received on bonds and mortgages.....		50,463 40
Interest and dividends received from all other sources.....		27,110 20
Received for rent.....		6,481 00
Aggregate Income received during the year in cash.....		\$846,271 60

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$327,060 90	
Dividends paid.....	49,975 00	
Commissions and brokerage and policy fees.....	192,960 80	
Salaries and other charges of officers, clerks and other employes.....	90,278 00	
State, national and local taxes.....	13,223 20	
All other payments.....	65,285 00	
Aggregate Expenditures during the year in cash.....		\$738,778 10

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premium
In force December 31, 1883.....	\$330,835,838	\$1,940,199 00
Written or renewed in 1884.....	92,806,752	843,413 00
Totals.....	\$318,644,590	\$2,783,613 00
Deduct expirations and cancellations.....	83,570,761	722,332 00
In force December 31, 1884.....	\$230,073,829	\$2,061,280 00
Deduct amount reinsured.....	1,095,335	10,201 00
Net amount in force.....	\$228,978,444	\$2,051,079 00

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premium unearned.
1884.....	One year or less.....	\$15,313,665	\$104,091 28	1-2	\$32,045 64
1883.....	Three years.....	53,236,735	428,224 44	1-6	71,370 73
1883.....		59,980,737	495,745 26	1-2	247,872 12
1884.....		65,023,708	574,242 35	5-6	478,555 32
1880.....		5,459,501	70,008 96	1-10	7,010 00
1881.....	Five years.....	7,040,524	90,560 33	3-10	27,174 00
1882.....		7,511,709	90,093 02	1-2	45,048 00
1883.....		8,084,781	96,459 56	7-10	67,531 00
1884.....		8,377,104	101,633 44	9-10	91,470 00
Totals.....		\$228,978,444	\$2,051,078 64		\$1,068,037 59

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,813,153 00
Total losses paid since organization.....	4,347,737 00
Total cash dividends declared since the Company commenced business.....	530,000 00
Total dividends declared payable in stock since organization.....	400,000 00
Total amount of the Company's stock owned by the directors at par value.....	250,800 00
Total amount loaned to stockholders and officers.....	17,401 00
Total amount of fire losses incurred during the year.....	332,457 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Canada.....	\$100,000 00	\$100,000 00
Virginia.....	15,000 00	15,000 00
North Carolina.....	10,000 00	5,000 00
Oregon.....	50,000 00	1,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$35,892,884 00
Premiums received.....	234,300 18
Losses paid.....	183,058 22
Amount of losses incurred.....	183,258 59
Amount paid the Comptroller for taxes on premiums.....	2,080 66
Amount paid the Comptroller for taxes on dividends to stockholders.....	750 00

## ALBANY INSURANCE COMPANY.

### ALBANY.

[Organized March 8, 1811; reorganized June 1, 1881.]

Z. HOWARD KING, *President.*

JOHN E. McELROY, *Secretary.*

Capital stock of the Company paid up, \$200,000

#### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$106,500 00
Interest accrued thereon.....	898 82

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$310,000 00	\$318,963 50
Watervliet Turnpike and R. R. Co. bonds.....	15,000 00	15,750 00
Louisville, New Albany & Chicago R. R. Co. bonds.....	5,000 00	4,750 00
Northern Pacific R. R. bonds.....	20,000 00	20,900 00
Total par and market values.....	\$350,000 00	\$359,463 50

Cash in office, \$5,358.06; in bank, \$13,516.88; total.....	18,874 44
Premiums in due course of collection.....	108 82

Aggregate amount of all actual available Assets..... \$385,839 08

#### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$3,565 75
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$36,768 05
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,343 35

Total unearned premiums.....	50,104 40
Other liabilities.....	1,029 41

Total liabilities, except capital and net surplus.....	\$54,899 56
Stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	181,189 52

Aggregate Liabilities, including paid up capital and net surplus, \$385,839 08



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$91,060 46
Deduct reinsurance, rebate and return premiums.....	5,180 76
Net cash received for premiums (all fire).....	\$85,927 70
Interest received on bonds and mortgages .....	4,671 57
Interest and dividends received from all other sources.....	10,060 68
Income from all other sources .....	2,914 27
Aggregate Income received during the year in cash.....	\$108,574 22

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$47,448 28
Deduct salvages and reinsurances .....	1,180 19
Net amount paid for losses (all fire).....	\$46,318 09
Dividends paid .....	20,000 00
Commissions and brokerage .....	13,047 04
Salaries and other charges of officers, clerks and other employes ..	6,571 77
State, national and local taxes .....	2,683 33
All other payments .....	2,466 65
Aggregate Expenditures during the year in cash .....	\$91,086 88

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$10,705,980	\$35,107 54
Written or renewed in 1884.....	10,053 840	91,060 46
Totals.....	\$21,358,100	\$176,107 90
Deduct expirations and cancellations.....	2,592,774	75,950 33
In force December 31, 1884.....	\$11,405,398	\$100,316 97
Deduct amount reinsured.....	219,333	1,758 00
Net amount in force.....	\$11,246,064	\$98,488 97

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,275,165	\$73,534 11	1-2	\$35,763 05
1883.....	Two years.....	11,968	87 36	1-4	21 84
1884.....	Two years.....	4,814	25 51	3-4	19 11
1883.....	Three years.....	676,940	5,564 06	1-6	927 77
1883.....	Three years.....	632,373	5,178 89	1-3	2,569 44
1884.....	Three years.....	1,166,195	9,090 10	5-6	7,575 05
1881.....	Four years.....	400	4 00	1-6	50
1883.....	Four years.....	2,667	23 50	5-6	14 87
1884.....	Four years.....	2,500	17 35	7-8	15 18
1880.....	Five years.....	81,538	755 94	1-10	75 22
1881.....	Five years.....	208,050	2,077 04	8-10	633 10
1883.....	Five years.....	68,750	635 00	1-3	319 00
1883.....	Five years.....	71,181	823 23	7-10	576 34
1884.....	Five years.....	55,911	694 69	9-10	563 23
1883.....	Seven years.....	1,000	25 00	....	25 00
Totals.....		\$11,246,064	\$98,458 97	....	50,104 40

*Answers to General Interrogatories.*

Total premiums received since the reorganization of the Company.....	\$362,783 54
Total losses paid since reorganization.....	120,092 63
Total cash dividends declared since the Company recommenced business.....	80,000 00
Total amount of the Company's stock owned by the directors at par value.....	49,739 00
Total amount of fire losses incurred during the year.....	45,861 47

*Business in the State of New York during the year.*

Fire risks written.....	\$7,844,213
Premiums received.....	58,604
Losses paid.....	17,081
Amount of losses incurred.....	17,364
Amount paid the Comptroller for taxes on premiums.....	419
Amount paid the Comptroller for taxes on dividends to stockholders.....	500

## AMERICAN FIRE INSURANCE COMPANY.

No. 120 BROADWAY, NEW YORK.

[Organized April 30, 1837; commenced business May 1, 1837.]

JAMES M. HALSTED, *President*.DAVID ADEE, *Secretary*.

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$39,720 00
Interest accrued thereon .....	886 86

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$600,000 00	\$684,875 00
Delaware and Hudson Canal Co. bonds .....	50,000 00	58,000 00
Delaware and Hudson Canal Co. stock .....	20,000 00	18,600 00
Harlem Gas-Light Co. stock .....	50,000 00	61,000 00
Rensselaer and Saratoga R. R. Co. stock .....	40,000 00	58,000 00
National Bank of Commerce stock .....	10,000 00	14,600 00
American Exchange National Bank stock .....	25,000 00	20,000 00
Merchants' National Bank stock .....	20,000 00	26,000 00
Bank of State of New York stock .....	4,000 00	4,290 00
Third National Bank stock .....	10,000 00	11,000 00
Merchants' Trust Co. stock .....	10,000 00	15,000 00
Total par and market values .....	\$839,000 00	\$976,395 00

976,395 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Equitable Life Assurance Society of U. S. stock .....	\$2,000 00	\$5,000 00	\$4,000 00
Equitable Life Assurance Society of U. S. stock .....	500 00	1,250 00	7,000 00
Merchants' Safe Deposit Co. stock .....	5,500 00	11,000 00	10,000 00
Maryland and Saratoga R. R. Co. stock .....	10,000 00	18,000 00	30,000 00
Delaware and Hudson Canal Co. stock .....	35,000 00	23,800 00	1,000 00
Bankers' National Bank stock .....	1,000 00	1,400 00	
Total amounts .....	\$54,000 00	\$55,450 00	\$48,000 00
Cash in office, \$61,791.18; in bank, \$2,891.59; total .....			64,182 77
Interest due and accrued on collateral loans .....			658 58
Premiums in due course of collection .....			17,818 89

Aggregate amount of all actual, available Assets .. \$1,191,006 60*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 252, Laws of 1878.*

Deposited with the Insurance Department .....	\$200,000 00
Guaranty surplus fund .....	200,000 00

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$3,123 61
Losses unadjusted, including all reported and supposed losses .....	830 54
Net amount of unpaid losses and claims .....	\$3,959 15
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$37,417 31
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	51,661 88
Total unearned premiums .....	189,079 09
Principal unpaid on scrip ordered to be redeemed .....	2,879 00

Interest unpaid to scripholders, due or to become due .....	\$5,540 82
Due for rent .....	1,334 00
All other liabilities .....	8,078 70
<b>Total liabilities, except capital and net surplus .....</b>	<b>\$160,865 76</b>
Joint-stock capital paid up in cash .....	400,000 00
Surplus beyond all liabilities .....	680,140 84
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve ..	\$300,867

**Aggregate Liabilities, including paid up capital and net surplus, \$1,191,006 60**

### III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$396,158 87
Deduct reinsurance, rebate and return premiums .....	50,177 65
<b>Net cash received for premiums (all fire) .....</b>	<b>\$335,980 72</b>
Interest received on bonds and mortgages .....	5,910 70
Interest and dividends received from all other sources .....	40,944 66
Income from all other sources .....	1,817 59

**Aggregate Income received during the year in cash .....** **\$384,158 67**

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$97,436 75
Deduct salvages and reinsurances .....	1,079 65
<b>Net amount paid for losses (all fire) .....</b>	<b>\$94,747 07</b>
Dividends paid .....	40,000 00
Scrip redeemed in cash, and interest paid on scrip .....	12,817 75
Commissions and brokerage .....	39,698 23
Salaries and other charges of officers, clerks and other employes ..	34,946 83
State, national and local taxes .....	4,596 94
All other payments .....	24,198 63

**Aggregate Expenditures during the year in cash .....** **\$350,988 43**

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$50,530 400	\$352,478 30
Written or renewed in 1884 .....	67,885,998	294,641 16
<b>Totals .....</b>	<b>\$117,906,398</b>	<b>\$547,120 06</b>
Deduct expirations and cancellations .....	59,959,138	948,074 70
<b>In force December 31, 1884 .....</b>	<b>\$57,947,267</b>	<b>\$309,045 36</b>
Deduct amount reinsured .....	5,684,698	22,455 78
<b>Net amount in force .....</b>	<b>\$52,262,569</b>	<b>\$286,589 58</b>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$235,621,795	\$174,894 43	1-2	\$37,417 21
1883 .....		301,898	966 25	1-4	941 56
1884 .....	Two years .....	366,616	1,647 68	3-4	1,235 76
1883 .....		2,371,256	16,500 87	1-6	2,750 08
1883 .....	Three years .....	4,636,234	24,065 60	1-3	12,032 80
1884 .....		5,476,630	28,322 77	5-6	23,608 30
1881 .....		15,500	101 05	1-8	13 63
1882 .....	Four years .....	66,383	604 94	3-8	226 88
1883 .....		137,116	963 93	5-8	602 45
1884 .....		71,361	539 12	7-8	725 43
1890 .....		323,875	3,057 69	1-10	305 76
1881 .....	Five years .....	300,712	2,011 04	3-10	603 50
1882 .....		405,441	2,964 44	1-3	1,498 22
1883 .....		463,659	4,466 29	7-10	3,147 24
1884 .....		553,019	5,308 78	9-10	4,683 33
<b>Totals .....</b>		<b>\$52,120,371</b>	<b>\$306,569 58</b>		<b>\$129,079 09</b>

*Scrip.*

Balance of scrip outstanding and deliverable to policy-holders .....	\$308,726 00
Scrip not actually delivered .....	4,805 00
Scrip dividends declared during the year .....	3,750 00
Earned premiums on which said scrip dividends were declared .....	7,890 20
Net cash participating premiums received during the year .....	5,746 15
Limit of scrip accumulation before any redemption .....	300,000 00

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$4,406,394 00
Total losses paid since organization .....	1,403,548 00
Total cash dividends declared since the Company commenced business .....	1,083,000 00
Total amount of the Company's stock owned by the directors at par value .....	105,650 00
Total amount loaned to stockholders and officers .....	31,000 00
Total amount of fire losses incurred during the year .....	83,198 01

*Business in the State of New York during the year.*

Fire risks written .....	\$53,344,141 00
Premiums received .....	120,863 37
Losses paid .....	87,754 18
Amount of losses incurred .....	46,801 71
Amount paid the Comptroller for taxes on premiums .....	2,118 86

## AMERICAN EXCHANGE FIRE INSURANCE COMPANY.

No. 86 NASSAU STREET, NEW YORK.

[Organized and commenced business March 1, 1859.]

**WILLIAM RAYNOR, President.**

**THOMAS CLARK, Jr., Secretary.**

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Market value of real estate owned, unincumbered .....	\$23,056 11
Loans on bond and mortgage (first liens) .....	6,000 00
Interest accrued thereon .....	120 00

### Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds .....	\$139,000 00	\$157,556 25	
American Exchange Bank stock .....	10,000 00	12,300 00	
Mutual Gas Co. stock .....	10,000 00	12,300 00	
New York Gas Co. stock .....	18,000 00	21,330 00	
Total par and market values .....	\$177,000 00	\$203,276 25	203,276 25

### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Home Fire Ins. Co. stock .....	\$2,000 00	\$2,600 00	\$1,500 00
Central Pacific R. R. bond .....	1,000 00	1,100 00	
Union Pacific R. R. bond .....	1,000 00	1,170 00	
Central of N. J. R. R. Co. bond .....	1,000 00	1,150 00	3,500 00
Lehigh and Wilkesbarre R. R. bond .....	1,000 00	900 00	
Central Park N. and E. R. R. Co. ....	1,000 00	1,430 00	
American Loan and Trust Co. stock .....	2,000 00	2,300 00	1,000 00
Total amounts .....	\$9,000 00	\$10,550 00	\$5,000 00
Cash in office, \$471.31 ; in bank, \$11,851.05 ; total .....			6,000 00
Interest due and accrued on stocks and bonds .....			11,822 26
Interest due and accrued on collateral loans .....			875 00
Premiums in due course of collection .....			112 50
Rents due and accrued .....			4,463 51
			127 30

Aggregate amount of all actual, available Assets ..... **\$254,852 63**

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$606 66
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$16,098 50
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	5,004 14
Total unearned premiums.....	21,096 64
Cash dividends to stockholders, unpaid.....	255 00
All other liabilities, viz.: Commissions and brokerage, \$766.49; rent, \$1,000; total.....	1,766 49
Total Liabilities, except capital and net surplus.....	\$23,724 79
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	81,127 84
Aggregate Liabilities, including paid up capital and net surplus.....	\$254,852 63

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$40,875 35
Deduct reinsurance, rebate and return premiums.....	9,176 00
Net cash received for premiums (all fire).....	\$40,699 35
Interest received on bonds and mortgages.....	860 00
Interest and dividends received from all other sources.....	11,259 79
Received for rent.....	145 00
Income from all other sources.....	5,750 00
Aggregate Income received during the year in cash.....	\$58,314 14

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$14,564 34
Deduct salvages and reinsurances.....	1,606 14
Net amount paid for losses (all fire).....	\$13,858 10
Dividends paid.....	19,785 00
Commissions and brokerage.....	6,861 36
Salaries and other charges of officers, clerks and other employes.....	12,650 00
State, national and local taxes.....	1,842 31
All other payments.....	9,091 80
Aggregate Expenditures during the year in cash.....	\$63,588 67

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$9,312, 227	\$40,486 43
Written or renewed in 1884.....	11,233, 533	51,791 65
Totals.....	\$20,547, 759	\$92,278 08
Deduct expirations and cancellations.....	10,441, 469	46,948 07
In force December 31, 1884.....	\$10,106, 290	\$45,330 01
Deduct amount reinsured.....	919, 730	5,869 89
Net amount in force.....	\$9,286, 560	\$39,460 12

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,855,876	\$32,185 99	1-2	\$16,098 50
1883.....	Three years.....	590,000	3,060 00	1-3	1,530 00
1884.....		674,340	3,148 09	5-6	2,632 34
1880.....		11,000	11 00	1-10	1 10
1881.....	Five years.....	13,675	154 59	3-10	46 30
1882.....		12,300	100 39	1-2	50 00
1883.....		22,885	401 03	7-10	289 00
1884.....		65,504	405 13	9-10	364 50
Totals.....		\$9,236,560	\$39,466 12		\$31,096 64

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,594,514 00
Total losses paid since organization.....	583,083 00
Total cash dividends declared since the Company commenced business.....	888,000 00
Total amount of the Company's stock owned by the directors at par value.....	57,800 00
Total amount loaned to stockholders and officers.....	2,500 00
Total amount of fire losses incurred during the year.....	11,556 00

*Business in the State of New York during the year.*

Fire risks written.....	\$7,758,875 00
Premiums received.....	35,194 67
Losses paid.....	8,630 05
Amount of losses incurred.....	6,818 49
Amount paid the Comptroller for taxes on premiums.....	199 79
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

## BROADWAY INSURANCE COMPANY.

No. 158 BROADWAY, NEW YORK.

[Organized September, 1849; commenced business December 17, 1849.]

HIRAM M. FORRESTER, *President.*JOHN WRAY, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$5,500 00
Interest accrued thereon.....	125 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$400,000 00	\$517,450 00	529,050 00
Morris and Essex railroad stock.....	10,000 00	11,600 00	14,348 20
Total par and market values.....	\$410,000 00	\$529,050 00	
Cash in office, \$875.08; in bank, \$13,478.17; total.....			11,956 25
Interest due and accrued on stocks and bonds.....			886 88
Premiums in due course of collection.....			
Aggregate amount of all actual, available Assets.....			\$561,866 28

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,040 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$14,000 77
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,832 48
Total unearned premiums.....	20,833 25
Cash dividends to stockholders, unpaid.....	326 50
Salaries and other miscellaneous expenses, due and accrued.....	833 84
All other liabilities, viz.: Taxes and assessments, \$700; commissions and brokerage, \$72.85; total.....	772 85
Total liabilities, except capital and net surplus.....	\$23,805 94
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	838,060 34
Aggregate Liabilities, including paid up capital and net surplus.....	\$561,866 28

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$35,785 65
Deduct reinsurance, rebate and return premiums.....	1,503 10
Net cash received for premiums (all fire).....	\$34,232 55
Interest received on bonds and mortgages .....	350 00
Interest and dividends received from all other sources.....	24,429 33
Returned taxes .....	3,446 12
Aggregate Income received during the year in cash .....	\$62,458 00

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$5,937 28
Deduct salvages and reinsurances.....	6 17
Net amount paid for losses (all fire).....	\$5,931 11
Dividends paid .....	28,000 00
Commissions and brokerage .....	1,817 46
Salaries and other charges of officers, clerks and other employes ..	13,294 00
State, national and local taxes .....	975 25
All other payments, viz.: Office rent, fire patrol, etc.....	6,721 64
Aggregate Expenditures during the year in cash.....	\$56,289 46

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$12,615,415	\$40,863 09
Written or renewed in 1884.....	12,015,696	35,742 59
Totals.....	\$24,631,041	\$76,605 68
Deduct expirations and cancellations.....	12,590,138	34,465 94
In force December 31, 1884.....	\$12,084,883	\$42,185 74
Deduct amount reinsured .....	259,050	754 50
Net amount in force.....	\$11,775,833	\$41,868 24

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,161,684	\$23,001 54	1-2	\$14,000 77
1884.....	Two years.....	13,000	101 67	3-4	78 25
1882.....	Three years.....	1,114,978	4,181 39	1-2	686 55
1883.....		1,098,950	4,594 07	1-2	2,107 03
1884.....		1,372,231	4,645 57	5-6	3,863 64
1880.....	Five years.....	5,000	100 00	1-10	10 00
1881.....		10,000	70 00	3-10	21 00
Totals.....		\$11,775,833	\$41,868 24		\$30,533 25

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,792,413 31
Total losses paid since organization.....	451,363 53
Total cash dividends declared since the Company commenced business.....	985,000 00
Total amount of the Company's stock owned by the directors at par value.....	67,050 00
Total amount of fire losses incurred during the year.....	4,679 19

*Business in the State of New York during the year.*

Fire risks written.....	\$12,759,096 00
Premiums received.....	31,813 49
Losses paid.....	3,645 39
Amount of losses incurred.....	4,679 19
Amount paid the Comptroller for taxes on premiums.....	275 35
Amount paid the Comptroller for taxes on dividends to stockholders.....	700 00

## BROOKLYN FIRE INSURANCE COMPANY.

No. 23 COURT STREET, BROOKLYN.

[Organized April 3, 1884; commenced business April 15, 1884.]

FRANCIS P. FURNALD, *President.*

BENJAMIN T. RHOADS, JR., *Secretary.*

Capital stock of the Company paid up, \$158,000.

### I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$75,000 00	\$91,675 00
National Broadway Bank stock .....	17,500 00	45,500 00
District Columbia bonds .....	50,000 00	90,600 00
Delaware, Lackawanna and Western Railroad Co. stock .....	20,000 00	26,850 00
Delaware and Hudson Canal Co. stock .....	40,000 00	27,800 00
New York Central Railroad stock .....	20,000 00	17,485 00
New York, Lackawanna and Western Railroad Co. stock .....	40,000 00	35,100 00
Chicago, Milwaukee and St. Paul Railroad Co. stock,	20,000 00	14,260 00
Chicago, Rock Island and Pacific Railroad Co. stock,	10,000 00	10,475 00
Total par and market values .....	<u>\$382,500 00</u>	<u>\$359,125 00</u>
Cash in office, \$50; in bank, \$17,658.74; total .....		17,708 74
Premiums in due course of collection .....		4,545 26
Rents due and accrued .....		175 00
Aggregate amount of all actual, available Assets .....		<u>\$381,549 00</u>

### II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$1,600 00
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less .....	\$28,064 73
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	8,941 44
Total unearned premiums .....	37,006 16
All other liabilities, viz.: Rent, \$966.66; commissions and broker- age, \$818.14; return premiums, \$65.50; total .....	1,850 30
Total liabilities, except capital and net surplus .....	\$40,456 46
Joint-stock capital paid up in cash .....	153,000 00
Surplus beyond all liabilities .....	188,092 54
Aggregate Liabilities, including paid up capital and net surplus, .....	<u>\$381,549 00</u>

### III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$67,556 76
Deduct reinsurance, rebate and return premiums .....	4,637 19
Net cash received for premiums (all fire) .....	\$62,919 57
Interest and dividends received from all sources .....	19,854 49
Received for rent .....	725 00
Aggregate Income received during the year in cash .....	<u>\$83,499 06</u>

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$17,539 43
Deduct salvages and reinsurances .....	508 17
Net amount paid for losses (all fire) .....	\$17,031 25
Dividends paid .....	22,950 00



Commissions and brokerage .....	\$12,121 67
Salaries and other charges of officers, clerks and other employes ..	8,799 92
State, national and local taxes.....	1,780 86
All other payments .....	7,789 18

Aggregate Expenditures during the year in cash ..... \$70,472 88

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force December 31, 1883 .....	\$15,781,323	\$59,479 28
Written or renewed in 1884 .....	15,283,761	63,435 21
Totals.....	\$30,965,083	\$127,964 49
Deduct expirations and cancellations.....	14,873,090	65,343 48
In force December 31, 1884 .....	\$16,081,993	\$73,622 01
Deduct amount reinsured .....	232,509	1,094 80
Net amount in force.....	<u>\$15,843,394</u>	<u>\$71,527 21</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1884.....	One year or less.....	\$11,536,265	\$56,129 45	1-2	\$23,064 73
1883.....	Three years.....	1,085,975	4,192 84	1-6	698 80
1882.....		1,502,925	5,341 77	1-2	2,670 84
1884.....		1,667,338	5,807 15	5-6	4,839 80
1881.....	Four years.....	3,000	8 75	1-8	1 09
1880.....		15,000	90 00	1-10	9 00
1881.....	Five years.....	47,000	166 90	3-10	50 07
1882.....		23,000	109 00	1-2	54 50
1883.....		43,500	408 55	7-10	282 55
1884.....		98,000	372 50	9-10	335 25
Totals.....		<u>\$16,081,993</u>	<u>\$73,622 01</u>	.....	<u>\$37,006 16</u>

*Answers to General Interrogatories.*

Total premiums received since 1853 to date .....	\$3,209,023 00
Total losses paid since 1853 to date.....	794,914 00
Total cash dividends declared since 1853 .....	861,658 00
Total amount of the Company's stock owned by the directors at par value .....	44,506 00
Total amount of fire losses incurred during the year.....	<u>15,763 87</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$14,963,111 00
Premiums received.....	67,763 71
Losses paid .....	17,081 25
Amount of losses incurred.....	15,763 87
Amount paid the Comptroller for taxes on premiums .....	505 44
Amount paid the Comptroller for taxes on dividends to stockholders .....	<u>573 75</u>

## BUFFALO GERMAN INSURANCE COMPANY.

## BUFFALO.

[Organized February 15, 1867; commenced business February 16, 1867.]

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$275,000 00
Loans on bond and mortgage (first liens).....	184,475 00
Interest due and unpaid on bond and mortgage loans .....	<u>543 42</u>

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$390,000 00	\$337,650 00
Buffalo, N. Y. & Phil. R. R. bonds .....	33,000 00	33,000 00
N. Y. C. and H. R. R. R. stock .....	30,000 00	17,450 00
L. S. & M. S. R. R. stock .....	10,000 00	6,387 50
German Young Men's Association, Buffalo, 1st mortgage bonds .....	25,000 00	25,000 00
Buffalo City, N. Y., warrant .....	7,390 00	7,390 00
<b>Total par and market values .....</b>	<b>\$394,390 00</b>	<b>\$425,777 50</b>

\$425,777 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Citizens' Gas Co., Buffalo, bonds ...	\$30,000 00	\$30,000 00	\$24,000 00
Third National Bank, Buffalo, stock.	5,000 00	5,000 00	10,000 00
German Bank, Buffalo, stock .....	6,000 00	7,500 00	1,800 00
Union Fire Ins. Co., Buffalo, stock.	2,000 00	2,300 00	1,800 00
Village of Suspension Bridge, Water bonds .....	2,000 00	2,000 00	10,000 00
Citizens' Gas Co., Buffalo, bonds ...	10,000 00	10,000 00	50,000 00
German Young Men's Association, Buffalo, bonds .....	60,000 00	60,000 00	2,000 00
Firemen's Fund Ins. Co., San Francisco, stock .....	3,000 00	3,000 00	2,000 00
Manufacturers' and Traders' Bank, Buffalo, stock .....	3,000 00	3,000 00	2,000 00
<b>Total amounts .....</b>	<b>\$131,000 00</b>	<b>\$123,700 00</b>	<b>\$99,800 00</b>

Cash in office, \$1,078.64; in bank, \$98,472.97; total .....	99,551 61
Interest due and accrued on stocks and bonds .....	800 00
Premiums in due course of collection .....	48,040 20
Bills receivable, not matured, taken for premiums .....	3,067 38
Rents due and accrued .....	475 00

Aggregate amount of all actual, available Assets ..... **\$1,077,030 11**

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 262, Laws of 1878.*

Deposited with the Insurance Department .....	\$300,000 00
Guaranty surplus fund .....	200,000 00

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due .....	\$7,564 85
Losses unadjusted, including all reported and supposed losses .....	22,970 75
Losses realized, including interest, costs and expenses .....	200 00

Net amount of unpaid losses and claims .....

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$145,494 30
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	112,511 46

Total unearned premiums .....

All other liabilities .....

Total liabilities, except capital and net surplus .....	\$296,579 66
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities .....	580,450 45

Aggregate Liabilities, including paid up capital and net surplus, **\$1,077,030 11**

**III. INCOME DURING THE YEAR.**

Gross cash premiums received .....	\$462,032 36
Deduct reinsurance, rebate and return premiums .....	23,587 79

Net cash received for premiums (all fire) .....	\$388,435 57
Interest received on bonds and mortgages .....	5,701 44
Interest and dividends received from all other sources .....	23,303 25

Received for rent .....	\$14,394 45
Income from all other sources.....	2,431 28
<b>Aggregate Income received during the year in cash.....</b>	<b>\$414,265 99</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$307,331 44
Deduct salvages and reinsurance .....	1,814 65
<b>Net amount paid for losses (all fire).....</b>	<b>\$305,516 79</b>
Dividends paid .....	30,000 00
Commissions and brokerage.....	73,967 89
Salaries and other charges of officers, clerks and other employes ..	19,395 05
State, national and local taxes .....	9,038 12
All other payments.....	25,540 90-
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$360,458 75</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$47,523,840	\$493,314 91
Written or renewed in 1884.....	43,553,371	480,282 23
<b>Totals.....</b>	<b>\$91,077 111</b>	<b>\$973,597 23</b>
Deduct expirations and cancellations.....	43,154,856	445,296 95
<b>In force Decembr 31, 1884 .....</b>	<b>\$48,923,255</b>	<b>\$507,590 28</b>
Deduct amount reinsured.....	1,285,698	11,812 05
<b>Net amount in force.....</b>	<b>\$47,637,557</b>	<b>\$495,778 23</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$37,487,845	\$300,848 61	1-3	\$145,434 30
1883.....	Two years .....	170,717	1,630 86	1-4	405 22
1884.....		102,695	772 22	2-4	579 16
1883.....	Three years .....	4,635,136	45,095 40	1-6	7,672 67
1882.....		5,685,960	56,161 79	1-3	23,080 50
1884.....	Four years.....	7,023,206	69,431 00	5-6	57,850 91
1881.....		36,840	440 80	1-6	53 07
1883.....	Five years.....	53,180	547 03	2-6	305 14
1882.....		53,450	463 80	5-6	369 57
1884.....	Six years.....	49,925	491 90	7-6	430 41
1880.....		224,485	2,917 58	1-10	291 75
1881.....	Seven years.....	456,091	5,043 74	2-10	1,812 12
1882.....		479,853	5,464 73	1-3	2,728 26
1883.....	Eight years.....	641,794	7,900 09	7-10	5,530 49
1884.....		608,341	7,638 23	9-10	6,874 50
<b>Totals.....</b>		<b>\$47,637,557</b>	<b>\$495,778 23</b>		<b>\$307,935 76</b>

*Answers to General Interrogatories*

Total premiums received since the organization of the Company .....	\$3,684,555 79
Total losses paid since organization .....	1,715,345 41
Total cash dividends declared since the Company commenced business .....	435,925 00
Total amount of the Company's stock owned by the directors at par value..	65,000 00
Total amount loaned to stockholders and officers .....	150,000 00
Total amount of fire losses incurred during the year.....	311,049 49

*Business in the State of New York during the year.*

Fire risks written.....	\$19,304,862 00
Premiums received .....	121,897 57
Losses paid .....	41,718 34
Amount of losses incurred .....	40,008 59
Amount paid the Comptroller for taxes on premiums .....	913 31
Amount paid the Comptroller for taxes on dividends to stockholders.....	750 00

## CITIZENS' INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Incorporated as the "Williamsburgh Fire Insurance Company," April 28, 1836; reorganized under its present name in 1849.]

JAMES M. McLEAN, *President*.FRANK M. PARKER, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$112,000 00
Loans on bond and mortgage (first liens).....	57,900 00
Interest accrued thereon.....	289 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$450,000 00	\$515,000 00
Lake Shore and Michigan Southern R. R. Co. bonds.....	50,000 00	62,500 00
Union Trust Company stock.....	10,000 00	35,100 00
National Citizens' Bank stock.....	24,500 00	30,625 00
National Bank of Commerce stock.....	10,000 00	14,500 00
Union Pacific R. R. Co. stock.....	20,000 00	9,800 00
N. Y. C. and H. R. R. Co. stock.....	10,000 00	8,800 00
Virginia State bonds.....	10,000 00	8,500 00

Total par and market values.....	\$564,500 00	\$678,225 00
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678,225 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Butchers & Drovers' Nat. B'k stock.....	\$1,050 00	\$1,470 00	\$900 00
Metropolitan Gas-Light Co. stock.....	30,000 00	45,000 00	50,000 00
Michigan Central R. R. Co. stock.....	30,000 00	18,000 00	18,000 00
National Citizens' Bank stock.....	17,500 00	21,875 00	16,000 00
Manhattan Life Ins. Co. stock.....	500 00	2,500 00	1,000 00
Manhattan Life Ins. Co. stock.....	600 00	3,000 00	1,000 00
National Citizens' Bank stock.....	1,000 00	1,250 00	900 00
St. Louis and Iron Mountain R. R. Co. bonds.....	5,000 00	5,150 00	4,000 00
St. Louis and Iron Mountain R. R. Co. bonds.....	32,000 00	23,000 00	50,000 00
Chicago and Northwestern R. R. Co. stock.....	20,000 00	17,000 00	17,000 00
Missouri Pacific R. R. Co. stock.....	30,000 00	27,000 00	15,000 00
Chicago and Northwestern R. R. Co. stock.....	10,000 00	8,500 00	15,000 00
Cairo, Arkansas and Texas R. R. Co. bonds.....	10,000 00	10,100 00	

Total amounts.....	\$177,650 00	\$183,905 00	\$138,800 00
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138,800 00

Cash in office, \$3,932.51; in bank, \$20,790.82; total.....	24,723 33
Interest due and accrued on stocks and bonds.....	4,945 00
Interest due and accrued on collateral loans.....	276 67
Premiums in due course of collection.....	72,633 12
All other assets.....	875 00

Aggregate amount of all actual, available Assets.....	\$1,090,667 62
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$19,267 56
Losses unadjusted, including all reported and supposed losses.....	89,487 74
Losses resisted, including interest, costs and expenses.....	2,599 48
Total amount of claims for losses.....	\$61,854 78
Deduct reinsurance thereon.....	400 00

Net amount of unpaid losses and claims.....	\$60,954 78
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$322,686 90	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	130,738 68	
Total unearned premiums.....		\$453,425 58
Cash dividends to stockholders, unpaid.....		99 90
Salaries and other miscellaneous expenses, due and accrued.....		1,540 00
All other liabilities.....		5,089 84
Total liabilities, except capital and net surplus.....		\$460,155 32
Joint-stock capital paid up in cash.....		800,000 00
Surplus beyond all liabilities.....		809,642 28
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve..	\$150,000	
Aggregate Liabilities, including paid up capital and net surplus,		\$1,090,667 60

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$322,518 67	
Deduct reinsurance, rebate and return premiums.....	87,470 84	
Net cash received for premiums (all fire).....		\$235,047 83
Interest received on bonds and mortgages .....		8,450 08
Interest and dividends received from all other sources .....		84,516 47
Received for rent.....		4,758 28
Aggregate Income received during the year in cash.....		\$328,772 66

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$353,584 16	
Deduct salvages and reinsurances.....	7,028 10	
Net amount paid for losses (all fire).....		\$346,556 06
Dividends paid.....		40,512 80
Commissions and brokerage.....		115,676 01
Salaries and other charges of officers, clerks and other employes...		72,946 38
State, national and local taxes.....		16,522 65
All other payments, including rent.....		99,310 55
Aggregate Expenditures during the year in cash.....		\$681,523 40

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$67,760,500	\$408,222 61
Written or renewed in 1884. ....	87,987,455	880,702 29
Totals.....	\$155,747,955	\$1,288,925 10
Deduct expirations and cancellations.....	69,587,934	484,732 12
In force December 31, 1884.....	\$86,160,031	\$504,261 98
Deduct amount reinsured.....	2,918,585	21,272 78
Net amount in force..	\$83,241,446	\$482,989 20

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$61,788,582	\$506,647 75	1-2	\$303,223 88
1883.....		371,013	971 94	1-4	842 29
1884.....	Two years.....	153,904	1,303 64	2-4	977 72
1883.....		4,405,630	27,537 20	1-6	4,539 55
1883.....		5,811,455	34,039 20	1-2	17,044 95
1884.....	Three years.....	7,960,906	71,047 14	5-6	58,205 95
1885.....		59,500	137 10	.....	137 10
1881.....		70,788	339 15	1-3	49 29
1882.....		97,367	318 00	2-3	119 25
1883.....	Four years.....	61,400	327 99	5-6	204 25
1884.....		28,651	259 78	7-8	227 29
1880.....		788,126	7,080 32	1-10	708 62
1881.....		930,190	9,186 88	2-10	2,756 04
1882.....		1,205,544	10,406 92	1-2	5,202 46
1883.....	Five years.....	997,934	9,406 18	7-10	6,784 27
1884.....		1,949,038	25,072 14	9-10	22,564 59
Totals.....		\$86,160,031	\$504,261 98		\$482,989 21

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3, 148, 774 58
Total losses paid since organization.....	8, 692, 893 63
Total cash dividends declared since the Company commenced business.....	1, 670, 550 00
Total amount of the Company's stock owned by the directors at par value.....	54, 680 00
Total amount loaned to stockholders.....	54, 900 00
Total amount of fire losses incurred during the year.....	345, 901 66

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz. :

Georgia.....	\$35, 000 00
Virginia.....	15, 000 00
North Carolina.....	10, 000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$44, 379, 508 88
Premiums received.....	326, 371 73
Losses paid.....	67, 610 50
Amount of losses incurred.....	63, 305 50
Amount paid the Comptroller for taxes on premiums.....	1, 618 33
Amount paid the Comptroller for taxes on capital stock.....	750 00

## CITY FIRE INSURANCE COMPANY.

No. 111 BROADWAY, NEW YORK.

[Organized April 20, 1833; commenced business June 6, 1833.]

SAUEL TOWNSEND, *President.*

DAVID J. BLAUVELT, *Secretary.*

Capital stock of the Company paid up, \$310,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$60,300 00
Interest accrued thereon.....	1,411 67

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$198, 000 00	\$320, 562 50-
Tradersmen's National Bank stock.....	68, 000 00	66, 640 00
N. Y. Central and Hudson R. R. stock.....	30, 000 00	17, 300 00
Total par and market values.....	\$296, 000 00	\$393, 402 50

Cash in office, \$621.84; in bank, \$181.45; total.....	803 79
Interest due and accrued on stocks and bonds.....	2,200 00
Premiums in due course of collection.....	2,105 58

Aggregate amount of all actual, available Assets..... \$390,232 54

## II LIABILITIES.

Net amount of unpaid losses and claims..... \$409 28

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$18, 783 14
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6, 587 82

Total unearned premiums.....	25, 260 96
Salaries and other miscellaneous expenses, due and accrued.....	933 83
All other liabilities.....	850 82

Total liabilities, except capital and net surplus.....	\$27, 458 89
Joint-stock capital paid up in cash.....	210, 000 00
Surplus beyond all liabilities.....	152, 768 65

Aggregate Liabilities, including paid up capital and net surplus, \$390,232 54

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$46,605 37
Deduct reinsurance, rebate and return premiums.....	2,780 44
Net cash received for premiums (all fire).....	\$43,844 93
Interest received on bonds and mortgages.....	4,304 75
Interest and dividends received from all other sources.....	18,326 95
Income from all other sources.....	886 51
Aggregate Income received during the year in cash.....	\$61,663 14

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$14,500 98
Dividends paid.....	21,000 00
Commissions and brokerage.....	5,373 65
Salaries and other charges of officers, clerks and other employes..	18,896 48
State, national and local taxes.....	1,737 79
All other payments.....	16,374 09
Aggregate Expenditures during the year in cash.....	\$73,771 89

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$10,744,436 37	\$49,568 30
Written or renewed in 1884.....	9,913,630 05	45,897 92
Totals.....	\$20,658,066 42	\$95,466 12
Deduct expirations and cancellations.....	10,419,439 47	45,483 92
In force December 31, 1884.....	\$10,238,616 95	\$50,973 20
Deduct amount reinsured.....	147,500 00	734 92
Net amount in force.....	\$10,091,116 95	\$50,247 28

*Recapitulation of Fire Risks and Premiums*

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,663,399 31	\$37,466 29	1-2	\$18,733 14
1884.....	Two years.....	36,250 00	323 97	3-4	943 97
1882.....	Three years.....	573,300 00	2,599 22	1-6	433 30
1883.....		690,142 61	3,888 68	1-2	1,444 34
1884.....		539,025 00	2,555 87	5-6	2,129 65
1882.....	Four years.....	7,000 00	29 50	2-8	11 08
1883.....		17,100 00	209 66	5-8	131 04
1884.....		2,000 00	6 00	7-8	5 25
1880.....	Five years.....	49,950 00	405 03	1-10	40 50
1881.....		83,650 00	927 80	2-10	278 34
1882.....		191,950 00	1,319 48	1-3	659 74
1883.....		173,100 00	1,063 73	7-10	744 61
1884.....		69,350 00	453 26	9-10	407 13
Totals.....		\$10,091,116 95	\$50,247 28	.....	\$36,260 96

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,052,934 62
Total losses paid since organization.....	1,384,719 49
Total cash dividends declared since the Company commenced business.....	1,702,800 00
Total amount of the Company's stock owned by the directors at par value.....	29,750 00
Total amount of fire losses incurred during the year.....	14,616 76

*Business in the State of New York during the year.*

Fire risks written.....	\$3,973,045 51
Premiums received.....	35,638 87
Losses paid.....	2,434 94
Amount of losses incurred.....	2,844 22
Amount paid the Comptroller for taxes on premiums.....	289 70
Amount paid the Comptroller for taxes on dividends to stockholders.....	535 00

## CLINTON FIRE INSURANCE COMPANY.

No. 170 BROADWAY, NEW YORK.

[Organized July 9, 1850; commenced business July 11, 1850.]

G. T. PATTERSON, JR., *President*.C. R. W. CHAMBERS, *Secretary*.

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$26,400 00
Interest accrued thereon.....	111 60

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States registered bonds.....	\$220,000 00	\$275,075 00	
Delaware and Hudson Canal Co. bonds.....	40,000 00	48,000 00	
Central Railroad of New Jersey adjustment bonds..	1,000 00	1,080 00	
Central Railroad of New Jersey debenture bonds..	1,000 00	1,000 00	
Central Railroad of New Jersey scrip.....	100 00	100 00	
New York Central and Hudson R. R. stock....	70,000 00	52,300 00	
American Exchange National Bank stock.....	10,000 00	12,000 00	
Merchants' National Bank stock.....	2,850 00	3,306 00	
Total par and market values.....	\$354,950 00	\$408,601 00	400,601 00
Cash in office, \$1,853.64; in bank, \$459.12; total.....			2,312 76
Interest due and accrued on collateral loans.....			1,750 00
Premiums in due course of collection.....			80,133 82
All other assets.....			100 00

Aggregate amount of all actual, available Assets..... \$461,409 84

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,388 61
Losses unadjusted, including all reported and supposed losses.....	2,395 56
Losses resisted, including interest, costs and expenses.....	2,650 00
Net amount of unpaid losses and claims.....	\$8,484 17
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$63,686 38
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	36,438 95
Total unearned premiums.....	100,125 28
Borrowed money, due and to become due.....	21,960 00
All other liabilities.....	5,278 42
Total liabilities, except capital and net surplus.....	\$185,792 87
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	75,616 47

Aggregate Liabilities, including paid up capital and net surplus, \$461,409 84

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$261,882 39
Deduct reinsurance, rebate and return premiums.....	40,749 72
Net cash received for premiums (all fire).....	\$221,132 67
Interest received on bonds and mortgages.....	1,852 00
Interest and dividends received from all other sources.....	18,294 95
Income from all other sources.....	1,086 53
Aggregate Income received during the year in cash.....	<u>\$241,816 15</u>



## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$122,976 81	
Deduct salvages and reinsurances .....	8,400 80	
Net amount paid for losses (all fire) ....		\$115,576 92
Dividends paid .....		25,000 00
Commissions and brokerage .....		44,016 88
Salaries and other charges of officers, clerks and other employes..		30,196 88
State, national and local taxes .....		4,728 89
All other payments .....		80,858 35
Aggregate Expenditures during the year in cash .....		<u>\$240,877 43</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$35,823,907	\$181,594 68
Written or renewed in 1884 .....	30,875,396	267,686 09
Totals .....	\$65,699,198	\$449,283 77
Deduct expirations and cancellations .....	35,531,307	228,462 99
In force December 31, 1884 .....	\$30,177,986	\$320,819 78
Deduct amount reinsured .....	3,608,533	30,355 39
Net amount in force .....	<u>\$26,569,453</u>	<u>\$191,464 39</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$18,194,897	\$137,372 87	1-2	\$68,698 22
1883 .....		17,168	185 00	1-4	46 25
1884 .....	Two years .....	35,756	225 00	3-4	165 75
1882 .....		1,525,472	11,965 85	1-6	1,987 64
1883 .....	Three years .....	2,276,794	15,089 76	1-3	7,544 28
1884 .....		1,963,768	14,957 30	5-6	12,464 23
1881 .....		7,500	127 72	1-8	15 96
1882 .....	Four years .....	6,000	45 00	3-8	16 88
1883 .....		17,900	105 00	5-8	65 60
1884 .....		34,000	229 50	7-8	200 82
1880 .....		186,267	1,559 65	1-10	155 96
1881 .....	Five years .....	208,455	2,088 72	2-10	694 61
1882 .....		437,575	3,572 87	1-2	1,786 44
1883 .....		646,372	5,867 23	7-10	4,129 05
1884 .....		786,669	8,033 22	9-10	7,220 89
Totals .....		<u>\$36,569,453</u>	<u>\$191,464 39</u>		<u>\$100,125 26</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$3,220,596 22
Total losses paid since organization .....	1,528,227 26
Total cash dividends declared since the Company commenced business .....	1,080,000 00
Total amount of the Company's stock owned by the directors at par value .....	75,800 00
Total amount of fire losses incurred during the year .....	<u>100,954 26</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$10,440,431 00
Premiums received .....	65,163 11
Losses paid .....	43,804 43
Amount of losses incurred .....	30,503 05
Amount paid the Comptroller for taxes on premiums .....	574 27
Amount paid the Comptroller for taxes on dividends to stockholders .....	<u>625 30</u>

## COMMERCE INSURANCE COMPANY.

No. 57 STATE STREET, ALBANY.

[Organized and commenced business June 1, 1883.]

GARRETT VAN ALLEN, *President.*

RICHARD VARICK DE WITT, *Secretary.*

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Market value of real estate owned, unincumbered..... \$35,000 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States Bonds.....	\$310,000 00	\$374,300 00	
Nat'l Commercial Bank of Albany, N. Y., stock ...	15,000 00	20,000 00	
First National Bank of Albany, N. Y., stock . . . .	12,800 00	21,280 00	
National Albany Exchange Bank, stock . . . . .	8,000 00	12,000 00	
Union National Bank of Albany, N. Y., stock . . . .	8,000 00	8,800 00	
N. Y. State National Bank of Albany, N. Y., stock...	4,000 00	6,400 00	
The Albany City National Bank, stock.....	2,700 00	3,375 00	
National Bank of Cohoes, N. Y.....	4,500 00	4,500 00	
Total par and market values.....	<u>\$365,500 00</u>	<u>\$380,555 00</u>	380,555 00
Cash in office, \$1,057.81; in bank, \$32,116.05; total.....			23,173 86
Interest due and accrued on stocks and bonds.....			637 83
Premiums in due course of collection . . . . .			6,775 73
All other assets . . . . .			152 67
Aggregate amount of all actual, available Assets....			<u>\$426,295 09</u>

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,440 00	
Losses resisted, including interest, costs and expenses.....	350 00	
Net amount of unpaid losses and claims . . . . .		\$3,690 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$63,280 69	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	22,971 12	
Total unearned premiums . . . . .		86,251 81
All other liabilities.....		426 88
Total liabilities, except capital and net surplus.....		\$85,368 64
Joint-stock capital paid up in cash . . . . .		200,000 00
Surplus beyond all liabilities. . . . .		130,926 45
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$426,295 09</u>

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$170,446 89	
Deduct reinsurance, rebate and return premiums.....	23,070 12	
Net cash received for premiums (all fire).....		\$147,376 77
Interest received on bonds and mortgages.....		481 11
Interest and dividends received from all other sources.....		18,364 48
Received for rent . . . . .		1,532 67
Aggregate Income received during the year in cash.....		<u>\$167,05 03</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$118,023 64
Deduct salvages and reinsurance.....	9,717 04

Net amount paid for losses (all fire).....	\$109,806 60
Dividends paid .....	16,000 00
Commissions and brokerage .....	27,404 75
Salaries and other charges of officers, clerks and other employes ..	10,300 98
State, national and local taxes.....	6,481 21
All other payments.....	6,408 08

Aggregate Expenditures during the year in cash..... \$175,901 57

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$15,323,211	\$159,097 35
Written or renewed in 1884.....	16,492,616	169,214 69
Totals.....	\$31,884,827	\$328,312 04
Deduct expirations and cancellations.....	15,265,783	145,415 53
In force December 31, 1884.....	\$16,629,045	\$171,896 51
Deduct amount reinsured.....	1,058,477	10,828 67
Net amount in force.....	<u>\$15,570,568</u>	<u>\$171,073 84</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less .....	\$11,492,692	\$126,561 29	1-2	\$63,280 69
1883.....	Two years.....	14,450	94 52	1-4	23 63
1884.....	Two years.....	10,350	106 40	3-4	79 90
1883.....	Three years.....	996,481	10,468 94	1-6	1,744 62
1883.....	Three years.....	1,017,264	11,180 59	1-2	5,590 29
1884.....	Three years.....	1,207,140	12,601 15	5-6	10,500 96
1881.....	Four years.....	14,400	73 00	1-8	9 00
1883.....	Four years.....	2,200	20 50	3-8	7 66
1883.....	Four years.....	10,450	104 88	5-8	65 55
1884.....	Four years.....	10,700	169 50	7-8	148 31
1880.....	Five years.....	123,212	1,628 53	1-10	163 85
1881.....	Five years.....	124,158	2,289 48	2-10	716 64
1883.....	Five years.....	183,690	2,090 98	1-2	1,045 49
1883.....	Five years.....	147,901	1,753 88	7-10	1,287 01
1884.....	Five years.....	129,785	1,823 10	9-10	1,648 89
Totals.....		<u>\$16,570,568</u>	<u>\$171,073 84</u>		<u>\$96,251 81</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,684,427 00
Total losses paid since organization.....	2,426,917 00
Total cash dividends declared since the Company commenced business.....	568,000 00
Total amount of the Company's stock owned by the directors at par value.....	39,875 00
Total amount of fire losses incurred during the year.....	<u>103,577 84</u>

*Business in the State of New York during the year.*

Risks written.....	\$5,047,294 00
Premiums received.....	52,861 29
Losses paid.....	41,635 75
Amount of losses incurred.....	41,635 98
Amount paid the Comptroller for taxes on premiums.....	455 77
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>400 00</u>

## CONTINENTAL INSURANCE COMPANY.

No. 106 BROADWAY, NEW YORK.

[Organized and commenced business January 6, 1883.]

GEORGE T. HOPE, *President.*CYRUS PECK, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$659,250 00
Loans on bond and mortgage (first liens).....	886,750 00
Interest accrued thereon.....	8,488 81

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,125,000 00	\$1,455,470 00
American Exchange National Bank stock.....	25,000 00	30,000 00
Bank of America stock.....	6,900 00	10,350 00
Bowery National Bank stock.....	5,000 00	7,750 00
Mechanics' National Bank stock.....	30,000 00	29,000 00
Mercantile National Bank stock.....	25,000 00	29,000 00
Merchants' National Bank stock.....	17,500 00	22,225 00
Metropolitan National Bank stock.....	20,000 00	4,000 00
Nassau Bank stock.....	5,000 00	6,400 00
Phoenix National Bank stock.....	14,000 00	14,000 00
St. Nicholas Bank stock.....	18,000 00	21,600 00
Central Trust Co. stock.....	20,000 00	58,000 00
N. Y. Guaranty and Indemnity Co. stock.....	300 00	300 00
N. Y. and Harlem R. R. Co. stock.....	75,000 00	142,500 00
Cedar Rapids, Ia. Falls and N. W. R'way Co. bonds.....	50,000 00	55,000 00
Central R. R. and B'k'g Co., of Ga., Tripartite, bds.....	100,000 00	110,000 00
Chesapeake and Ohio Railway Co. bonds.....	50,000 00	51,500 00
Chicago, Milwaukee and St. Paul R'way Co. bonds.....	50,000 00	66,800 00
Chicago and Northwestern Railway Co. bonds.....	50,000 00	55,000 00
Chicago, St. Paul, Minn. & Omaha Ry. Co. bonds.....	100,000 00	111,000 00
Columbia and Greenville R. R. Co. bonds.....	50,000 00	47,500 00
Elmira, Cortland and Northern R. R. Co. bonds.....	50,000 00	50,000 00
Erie Railway Co. Consolidated bonds.....	50,000 00	60,000 00
Ind., Bloomington and West. R'way Co. bonds.....	125,000 00	154,680 00
Mil., L. E. and Western Railway Co. bonds.....	50,000 00	50,000 00
Morris and Essex R. R. Co. 1st Con. bonds.....	50,000 00	63,000 00
N. Y., Lack. and West. Railway Co. bonds.....	100,000 00	117,000 00
N. Y., L. E. and Western R. R. Co. bonds.....	50,000 00	50,000 00
Pittsburgh, Cleveland and Toledo bonds.....	100,000 00	106,000 00
St. Paul, Minn. and Manitoba Railway bonds.....	100,000 00	109,000 00
Alabama new bonds.....	10,000 00	8,000 00
South Carolina bonds.....	12,000 00	12,480 00
Tennessee 6 per cent bonds.....	25,000 00	10,980 00
Total par and market values.....	\$2,569,700 00	\$3,118,595 00

8,118,595 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Chatham National Bank stock.....	\$10,275 00	\$15,207 00	\$12,000 00
Central Trust Co. stock.....	10,000 00	22,000 00	40,000 00
Brooklyn Trust Co. stock.....	12,000 00	23,400 00	
Fidelity & Cas'ty Co. of N.Y. stock.....	2,700 00	2,875 00	2,500 00
Brooklyn City R. R. Co. stock.....	1,500 00	2,150 00	1,400 00
First Nat. Bank of Saugerties stock.....	500 00	500 00	300 00
Tripartite bonds of Cen. R. R. and Banking Co. of Georgia.....	10,000 00	11,000 00	4,000 00
Hannibal and St. Joseph bonds.....	2,000 00	2,080 00	
Great Western Railway Co. bonds.....	2,000 00	2,080 00	5,000 00
Chesapeake and Ohio bonds.....	2,000 00	2,160 00	
Total amounts.....	\$58,975 00	\$91,983 00	\$65,000 00

65,000 00

174,185 62

50,583 50

Cash in office, \$1,516.86; in bank, \$172,618.76; total.....

Interest due and accrued on stocks and bonds.....

Interest due and accrued on collateral loans.....	\$1,868 67
Premiums in due course of collection .....	485,273 26
Bills receivable, not matured, taken for premiums.....	82,614 06
Rents due and accrued.....	6,000 00

Aggregate amount of all actual, available Assets..... \$4,988,501 92

*Special Reserve Fund under Chapter 189, Laws of 1874 as amended  
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$600,000 00
Guaranty surplus fund.....	600,000 00

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$357,733 69
Losses resisted, including interest, costs and expenses.....	44,953 00

Total amount of claims for losses.....	\$402,745 69
Deduct reinsurance thereon.....	48,507 01

Net amount of unpaid losses and claims..... \$350,238 68

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$383,285 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,345,008 73
Unearned premiums, at 50 per cent, on inland navigation risks.....	35,394 75

Total unearned premiums..... 1,953,694 10

Principal unpaid on scrip ordered to be redeemed.....	82,475 00
Interest unpaid to scripholders, due or to become due.....	6,583 53
Cash dividends to stockholders, unpaid.....	883 80
Commissions and brokerage.....	50,000 00

Total liabilities, except capital and net surplus..... \$3,403,280 10

Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	1,585,221 82

Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve..	\$32,698 00
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Aggregate Liabilities, including paid up capital and net surplus, \$4,988,501 92

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$3,703,945 34	\$404,516 84
Deduct reinsurance and return premiums.....	383,104 56	110,437 46

Net cash received for premiums..... \$3,320,840 78 \$294,079 38.

Interest received on bonds and mortgages.....	\$2,704,920 16
Interest and dividends received from all other sources.....	18,948 68
Received for rent .....	164,873 95
	45,979 74

Aggregate Income received during the year in cash..... \$3,934,722 53

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$1,460,344 16	\$434,510 77
Deduct salvages and reinsurances.....	143,461 31	35,537 89

Net amount paid for losses..... \$1,317,733 85 \$398,972 88

Dividends paid.....	\$1,706,785 73
Scrip redeemed in cash and interest paid on scrip.....	154,801 00
Commissions and brokerage .....	11,518 68
Salaries and other charges of officers, clerks and other employes..	477,744 60
State, national and local taxes.....	291,078 96
All other payments.....	77,963 18
	187,239 36

Aggregate Expenditures during the year in cash..... \$2,906,576 51

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$385,925,480	\$3,349,370 87	\$7,483,481 00	\$81,365 75
Written or renewed in 1884 .....	383,437,346	2,816,890 89	174,364,809 09	589,453 25
<b>Totals .....</b>	<b>\$769,362,826</b>	<b>\$6,166,261 76</b>	<b>\$181,778,290 09</b>	<b>\$350,819 00</b>
Deduct expirations and cancellations .....	345,922,486	2,363,190 75	178,287,909 00	599,923 25
In force December 31, 1884 .....	\$423,530,940	\$3,782,940 41	\$3,550,491 00	\$50,895 74
Deduct amount reinsured .....	19,072,345	200,946 11	10,000 00	106 25
<b>Net amount in force .....</b>	<b>\$404,458,595</b>	<b>\$3,581,994 30</b>	<b>\$3,540,491 00</b>	<b>\$50,789 49</b>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$160,657,111	\$1,164,591 14	1-8	\$582,295 87
1883 .....	Two years .....	2,353,026	10,073 11	1-4	2,518 08
1884 .....	Three years .....	1,819,454	5,898 86	3-4	4,008 77
1882 .....	Four years .....	20,113,286	\$74,999 56	1-6	45,811 60
1883 .....	Five years .....	44,249,629	348,115 23	5-6	174,087 68
1884 .....	Six years .....	50,664,476	368,849 71	5-6	307,874 76
1881 .....	Seven years .....	673,586	7,001 68	1-8	875 21
1882 .....	Eight years .....	902,804	8,610 25	3-8	3,239 84
1883 .....	Nine years .....	967,034	10,573 84	5-8	5,611 46
1884 .....	Ten years .....	1,123,062	9,971 06	7-8	8,794 70
1881 .....	Eleven years .....	14,482,205	190,736 47	1-10	19,073 58
1882 .....	Twelve years .....	15,480,618	204,517 39	2-10	90,765 22
1883 .....	Thirteen years .....	18,696,940	245,980 25	5-10	152,960 12
1884 .....	Fourteen years .....	21,875,631	352,063 03	7-10	253,963 41
1881 .....	Fifteen years .....	31,761,964	596,161 60	9-10	356,545 44
<b>Totals .....</b>		<b>\$404,458,595</b>	<b>\$3,581,994 30</b>		<b>\$1,928,299 35</b>

## Scrip.

Balance of scrip outstanding and deliverable to policyholders .....	\$30,698 00
Scrip not actually delivered .....	166 00
Scrip dividends declared during the year .....	66 73
Earned premiums on which said scrip dividends were declared .....	111 90
Limit of scrip accumulation before any redemption .....	23,698 00

## Answers to General Interrogatories.

Total premiums received since the organization of the Company ..	\$31,813,598 47
Total losses paid since organization .....	17,188,998 54
Total cash dividends declared since the Company commenced business ..	3,883,747 86
Total amount of the Company's stock owned by the directors at par value ..	197,900 00
Total amount loaned to stockholders and officers .....	46,000 00
Total amount of fire losses incurred during the year .....	1,370,403 68
Total amount of inland losses incurred during the year .....	206,578 87

## Business in the State of New York during the year.

	Fire.	Inland.
Risks written .....	\$39,079,580 00	\$157,943,323 00
Premiums received .....	393,200 75	280,461 61
Losses paid .....	175,218 99	307,339 11
Amount of losses incurred .....	184,373 53	158,015 53
Amount paid the Comptroller for taxes on premiums .....		\$3,363 88
Amount paid the Comptroller for taxes on dividends to stockholders .....		1,760 00

## EAGLE FIRE COMPANY.

No. 71 WALL STREET, NEW YORK.

[Organized April 22, 1806; commenced business August 6, 1806.]

A. J. CLINTON, *President*,T. J. GAINES, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$324,049 00
Loans on bond and mortgage (first liens).....	72,950 00
Interest due and unpaid on bond and mortgage loans.....	162 00
Interest accrued thereon.....	1,810 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$340,000 00	\$384,200 00
Oswego and Syracuse Railroad stock.....	25,000 00	35,000 00
Albany and Susquehanna Railroad stock.....	5,000 00	6,250 00
Utica, Chenango and Susquehanna Railroad stock..	10,000 00	10,500 00
Rensselaer and Saratoga Railroad stock.....	5,000 00	7,200 00
Third Avenue Railroad bonds.....	10,000 00	10,500 00
German-American Bank stock.....	3,750 00	3,853 50
Merchants' National Bank stock.....	16,650 00	21,645 00
Mechanics' National Bank stock.....	5,000 00	6,750 00
Bank of America stock.....	20,000 00	30,400 00
Nassau Bank stock.....	5,000 00	6,400 00
American Exchange National Bank stock.....	20,000 00	23,600 00
East River National Bank stock.....	3,550 00	4,331 00
Bank State of New York stock.....	2,000 00	2,140 00
Bank of Commerce stock.....	10,000 00	14,500 00
Delaware and Hudson Canal Company stock.....	25,000 00	17,000 00

Total par and market values.....	\$508,950 00	\$584,278 50
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584,278 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
East River National Bank stock.....	\$1,500 00	\$1,230 00	\$300 00

Cash in office, \$42,998.56; in bank, \$2,831.60; total.....	45,830 16
Interest due and accrued on stocks and bonds.....	5,928 51
Interest due and accrued on collateral loans.....	718 00
Premiums in due course of collection.....	6,961 08
Rents due and accrued.....	2,791 66

Aggregate amount of all actual, available Assets.....	\$1,045,774 16
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,508 71
Losses unadjusted, including all reported and supposed losses.....	5,055 00
Losses resisted, including interest, costs and expenses.....	1,700 00

Net amount of unpaid losses and claims.....	\$8,848 71
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$30,065 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	35,977 91

Total unearned premiums.....	75,043 14
Cash dividends to stockholders, unpaid.....	2,085 24
Rent.....	916 67

All other liabilities, viz. : Commissions and brokerage, \$1,318.82 ;  
return premiums, \$58.94 ; due on account building expenses,  
\$27,854 ; total ..... \$29,281 76

Total liabilities, except capital and net surplus..... \$115,625 52  
Joint-stock capital paid up in cash ..... 300,000 00  
Surplus beyond all liabilities..... 680,148 64

Aggregate Liabilities, including paid up capital and net surplus, \$1,045,774 16

### III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$124,248 29  
Deduct reinsurance, rebate and return premiums..... 2,978 36

Net cash received for premiums (all fire)..... \$114,269 93  
Interest received on bonds and mortgages ..... 14,727 91  
Interest and dividends received from all other sources..... 28,868 50  
Received for rent..... 7,861 61  
Income from all other sources ..... 8,750 44

Aggregate Income received during the year in cash ..... \$168,978 39

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..... \$35,187 01  
Deduct salvages and reinsurances..... 481 92

Net amount paid for losses (all fire) ..... \$35,705 09  
Dividends paid ..... 44,634 00  
Commissions and brokerage ..... 16,316 01  
Salaries and other charges of officers, clerks and other employes.. 29,055 08  
State, national and local taxes ..... 10,289 73  
All other payments..... 9,608 94

Aggregate Expenditures during the year in cash ..... \$185,608 85

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$20,612,928	\$125,250 01
Written or renewed in 1884.....	32,661,661	124,567 43
<b>Totals.....</b>	<b>\$53,274,589</b>	<b>\$349,817 43</b>
Deduct expirations and cancellations.....	20,591,489	93,159 63
In force December 31, 1884.....	\$32,683,100	\$151,657 75
Deduct amount reinsured.....	1,675,974	7,593 64
<b>Net amount in force.....</b>	<b>\$31,007,126</b>	<b>\$144,065 11</b>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$18,729,063	\$73,130 47	1-2	\$39,065 23
1883.....		47,500	277 65	1-4	69 41
1884.....	Two years.....	12,700	70 08	3-4	53 53
1883.....		2,126,187	14,490 15	1-6	2,415 02
1883.....	Three years.....	4,464,965	22,938 44	1-2	11,994 22
1881.....		3,041,410	22,143 07	5-6	18,456 73
1880.....		66,500	549 83	1-10	54 35
1881.....		122,043	798 30	2-10	229 46
1882.....	Five years.....	143,750	897 63	1-2	448 91
1882.....		126,633	1,009 70	7-10	706 79
1884.....		213,175	1,711 74	9-10	1,540 56
<b>Totals.....</b>		<b>\$31,007,126</b>	<b>\$144,065 11</b>	<b>.....</b>	<b>\$75,648 14</b>

#### Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,028,797 17
Total losses paid since organization.....	2,897,350 35
Total cash dividends declared since the Company commenced business.....	2,781,308 00
Total amount of the Company's stock owned by the directors at par value.....	18,000 00
Total amount of fire losses incurred during the year.....	31,201 63



*Business in the State of New York during the year.*

Fire risks written .....	\$32,823, 041 00
Premiums received .....	95, 888 00
Losses paid .....	34, 315 00
Amount of losses incurred .....	30, 162 00
Amount paid the Comptroller for taxes on premiums .....	771 08
Amount paid the Comptroller for taxes on dividends to stockholders .....	1, 125 00

**EMPIRE CITY FIRE INSURANCE COMPANY.**

No. 166 BROADWAY, NEW YORK.

[Organised and commenced business October 5, 1880.]

LINDLEY MURRAY, Jr., *President.*DAVID J. BURTIS, *Secretary.*

Capital stock of the Company paid up, \$300,000.

**I. ASSETS.**

Loans on bond and mortgage (first liens) .....	\$7,500 00
Interest due and unpaid on bond and mortgage loans .....	225 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$230, 000 00	\$235, 028 75	
Erie Railway bonds .....	5, 000 00	6, 050 00	
Total par and market values .....	\$235, 000 00	\$271, 118 75	
Cash in office, \$558.96; in bank, \$10,833; total .....			271, 118 75
Interest due and accrued on stocks and bonds .....			11, 881 96
Premiums in due course of collection .....			2, 208 33
			5, 022 67
Aggregate amount of all actual, available Assets .....			\$397, 451 71

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due .....	\$4, 720 00
Losses unadjusted, including all reported and supposed losses .....	4, 105 00
Net amount of unpaid losses and claims .....	\$8, 825 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$36, 507 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	6, 371 71
Total unearned premiums .....	32, 779 66
Accrued for rents .....	458 38
All other liabilities, viz.: Commissions and brokerage, \$720.70; return premiums, \$98.23; miscellaneous, \$583.34; total .....	1, 402 37
Total liabilities, except capital and net surplus .....	\$43, 535 26
Joint-stock capital paid up in cash .....	300, 000 00
Surplus beyond all liabilities .....	53, 916 45
Aggregate Liabilities, including paid up capital and net surplus .....	\$397, 451 71

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$22,808 04
Deduct reinsurance, rebate and return premiums .....	4,790 58
Net cash received for premiums (all fire).....	\$58,011 51
Interest received on bonds and mortgages .....	465 00
Interest and dividends received from all other sources .....	9,550 88
Income from all other sources.....	649 87
Aggregate Income received during the year in cash .....	<u>\$68,677 26</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$28,275 60
Dividends paid .....	13,000 00
Commissions and brokerage .....	5,477 55
Salaries and other charges of officers, clerks and other employes ..	19,916 66
State, national and local taxes .....	548 87
All other payments .....	5,757 77
Aggregate Expenditures during the year in cash .....	<u>\$64,976 45</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$9,833,686	\$65,473 65
Written or renewed in 1884 .....	9,360,306	62,640 96
Totals .....	\$19,193,992	\$128,113 61
Deduct expirations and cancellations.....	10,015,968	63,633 18
In force December 31, 1884.....	\$9,177,974	\$65,480 43
Deduct amount reinsured.....	15,108	84 53
Net amount in force.....	<u>\$9,154,871</u>	<u>\$65,395 90</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,160,698	\$53,015 90	1-3	\$36,507 96
1883.....		84,366	232 15	1-4	58 08
1884.....	Two years.....	8,126	17 81	3-4	13 96
1883.....		416,390	2,392 34	1-6	398 72
1885.....	Three years.....	560,119	2,819 57	1-3	1,409 78
1884.....		617,737	3,445 27	5-6	2,871 06
1881.....		2,500	35 00	1-8	3 12
1882.....	Four years.....	8,000	61 07	3-8	22 90
1883.....		7,283	69 34	5-8	36 96
1884.....		5,000	41 45	7-8	36 86
1880.....		57,904	498 64	1-10	49 86
1881.....	Five years.....	123,277	1,235 64	3-10	367 90
1882.....		85,480	754 25	1-3	377 12
1883.....		97,801	898 50	7-10	625 45
Totals.....		<u>\$9,177,974</u>	<u>\$65,480 43</u>		<u>\$33,779 66</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,823,780 19
Total losses paid since organization .....	1,046,867 15
Total cash dividends declared since the Company commenced business.....	755,000 00
Total amount of the Company's stock owned by the directors at par value .....	47,600 00
Total amount of fire losses incurred during the year.....	<u>20,160 16</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$6,403,451 00
Premiums received.....	41,255 50
Losses paid.....	5,001 16
Amount of losses incurred.....	5,760 85
Amount paid the Comptroller for taxes on premiums .....	214 87
Amount paid the Comptroller for taxes on capital stock .....	<u>234 00</u>

## EXCHANGE FIRE INSURANCE COMPANY.

No. 41 PINE STREET, NEW YORK.

[Organized April 9, 1853; commenced business May, 1853.]

RICHARD C COMBES, *President*.

GEORGE W. MONTGOMERY, *Secretary*.

Capital stock of the Company paid up, \$200,010.

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$110,900 00
Interest due and unpaid on bond and mortgage loans .....	2,551 50
Interest accrued thereon .....	1,103 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States Government bonds, reg'd .....	\$310,000 00	\$318,400 00
New York City $\frac{3}{4}$ reg'd bonds .....	25 000 00	23,635 00
Total par and market values .....	<u>\$335,000 00</u>	<u>\$344,035 00</u>
		244,035 00

### *Collateral Loans*

	Par value.	Total market value.	Amount loaned.
Rutgers Fire Insurance Co. stock ..	\$2,000 00	\$2,400 00	\$10,000 00
Oriental Bank stock .....	500 00	700 00	
N. Y. Equitable Fire Ins. Co. stock..	1,250 00	1,875 00	
Home Insurance Co. stock .....	3,000 00	3,800 00	
Citizens' Bank stock .....	1,500 00	2,250 00	
Citizens' Insurance Co. stock .....	1,500 00	2,250 00	2,000 00
Long Dock Co. mortgage bond .....	2,000 00	2,340 00	
Long Dock Co. mortgage bond .....	1,000 00	1,170 00	
Housatonic Railroad (pref'd) stock..	1,000 00	1,400 00	1,500 00
Louisiana and Missouri River R. R. bonds .....	5,000 00	5,000 00	5,000 00
Union Pacific R. R. Co. bonds .....	3,000 00	3,420 00	5,000 00
Lackawanna Iron and Coal Co. stock	4,800 00	4,800 00	5,000 00
Morris and Essex R. R. Co. stock ..	6,000 00	7,200 00	5,000 00
Safe Deposit Co. of New York, stock	5,500 00	6,660 00	5,000 00
Sterling Fire Insurance Co. stock ..	800 00	440 00	300 00
Sterling Fire Insurance Co. stock ..	2,300 00	1,265 00	960 00
Niagara Fire Insurance Co. stock ..	1,250 00	1,563 00	1,000 00
Licking Valley R. R. Co. bond .....	1,000 00	1,000 00	600 00
Phenix National Bank stock .....	600 00	700 00	600 00
Delaware, Lackawanna and Western Railroad bonds .....	3,000 00	3,600 00	5,000 00
Chicago, St. Paul & Min. R. R. bonds	1,000 00	1,100 00	
Gallatin National Bank stock .....	890 00	1,400 00	
Continental National Bank stock ..	1,500 00	1,650 00	1,000 00
United States Government bond .....	500 00	600 00	500 00
	<u>\$50,940 00</u>	<u>\$59,383 00</u>	<u>\$48,450 00</u>
Cash in office, \$4,151.11; in bank, \$49,701.04; total .....			48,450 00
Interest due and accrued on collateral loans .....			58,852 15
Premiums in due course of collection .....			500 3)
Bills receivable, not matured, taken for premiums .....			13,820 25
			759 03
Aggregate amount of all actual, available Assets .....			<u>\$470,861 23</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,067 00	
Losses unadjusted, including all reported and supposed losses .....	7,880 88	
Net amount of unpaid losses and claims.....		\$8,597 88
Unearned premiums on fire risks running one year or less.....	\$145,884 08	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	50,158 96	
Unearned premiums, at 50 per cent, on inland navigation risks.....	2,018 74	
Total unearned premiums .....		198,056 05
Cash dividends to stockholders unpaid .....		523 20
Total liabilities, except capital and net surplus.....		\$207,176 58
Joint-stock capital paid up in cash .....		200,010 00
Surplus beyond all liabilities.....		63,174 65
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$470,361 23</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$330,841 87	\$35,045 13	
Deduct reinsurance, rebate and return premiums...	25,361 66	1,791 51	
Net cash received for premiums.....	<u>\$314,480 21</u>	<u>\$33,253 61</u>	\$387,733 82
Interest received on bonds and mortgages.....			5,226 83
Interest and dividends received from all other sources .....			8,587 11
Aggregate Income received during the year in cash.....			<u>\$351,547 76</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$105,632 14	\$13,575 39	
Deduct salvages and reinsurances .....	1,987 24		
Net amount paid for losses.....	<u>\$103,644 90</u>	<u>\$13,575 39</u>	\$117,210 29
Dividends paid .....			14,000 70
Commissions and brokerage .....			74,962 95
Salaries and other charges of officers, clerks and other employees...			18,096 05
State, national and local taxes .....			4,848 46
All other payments.....			8,615 24
Aggregate Expenditures during the year in cash.....			<u>\$287,728 69</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$16,376,780	\$125,373 26	\$36,900	\$4,012 10
Written or renewed during the year ...	43,526,379	341,430 18	2,406,584	24,823 27
Total.....	\$59,403,059	\$466,702 49	\$2,406,584	\$28,835 37
Deduct those expired and marked off as terminated.....	15,592,139	145,016 41	2,236,584	24,797 89
In force at the end of the year..	\$43,810,920	\$320,686 08	\$27,000	\$4,037 48
Deduct amount reinsured in authorized companies.....	2,413,190	23,427 66		
Net amount in force.....	<u>\$41,397,730</u>	<u>\$296,258 42</u>	<u>\$27,000</u>	<u>\$4,037 48</u>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$27,825,420	\$190,963 59	...	\$145,864 08
1883.....	Two years.....	88,410	269 44	1-4	67 30
1884.....		25,400	215 65	2-4	161 74
1882.....		4,508,154	24,290 83	1-6	5,781 79
1883.....	Three years.....	4,484,141	31,643 60	1-2	15,821 79
1884.....		2,856,490	22,734 47	5-6	19,778 56
1882.....		8,750	81 03	3-8	3 38
1883.....	Four years.....	8,700	122 37	5-8	72 90
1884.....		2,500	56 25	7-8	49 22
1880.....		327,525	2,065 17	1-10	308 51
1881.....	Five years.....	290,296	2,563 23	2-10	668 86
1882.....		490,669	4,687 64	1-2	2,348 82
1883.....		315,793	3,503 75	7-10	2,453 64
1884.....		265,543	2,991 40	9-10	2,692 37
Totals.....		\$41,297,790	\$398,256 43		\$196,087 31

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,381,588 00
Total losses paid since organization.....	1,455,383 00
Total cash dividends declared since the Company commenced business.....	247,622 73
Total amount of the Company's stock owned by the directors at par value.....	107,940 00
Total amount loaned to stockholders and officers.....	22,000 00
Total amount of fire losses incurred during the year.....	88,331 28
Total amount of inland losses incurred during the year.....	13,575 29

## Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	\$4,805,539 00	\$37,906 00
Premiums received.....	85,046 00	2,758 00
Losses paid.....	26,441 00	654 00
Amount of losses incurred.....	30,298 00	654 00

Amount paid the Comptroller for taxes on premiums.....	\$485 73
Amount paid the Comptroller for taxes on dividends to stockholders.....	267 90

## FARRAGUT FIRE INSURANCE COMPANY.

No. 346 BROADWAY, NEW YORK.

[Organized January 29, 1873; commenced business January 30, 1873.]

JOHN E. LEFFINGWELL, *Vice-President.*SAMUEL DARBER, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	9,910 00
Interest accrued thereon.....	136 38

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$162,000 00	\$170,808 50
Delaware and Hudson Canal Co. stock.....	48,800 00	31,921 00
New York Central and Hudson River R. R. stock.....	10,000 00	8,900 00
Fourth National Bank stock.....	10,000 00	11,500 00
Long Island Loan and Trust Co. stock.....	15,000 00	15,750 00
Brooklyn Gas-Light Co. stock.....	11,250 00	14,625 00
People's Gas-Light Co. stock.....	10,000 00	8,000 00
Citizens' Gas Light Co. stock.....	4,000 00	3,600 00
Brooklyn City R. R. Co. stock.....	6,850 00	14,864 50
Total par and market values.....	\$375,700 00	\$379,663 00

379,663 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. bonds .....	\$2,000 00	\$2,525 00	\$3,000 00
East Tenn., Va. and Geo. R. R. Co. bonds .....	1,000 00	435 00	
Bashwick R. R. Co. stock .....	300 00	498 00	
Exchange Fire Ins. Co. stock .....	2,610 00	2,479 50	
Bashwick R. R. Co. stock .....	1,000 00	1,520 00	1,000 00
<b>Total amounts</b> .....	<b>\$7,910 00</b>	<b>\$8,545 50</b>	<b>\$8,300 00</b>
Cash in office, \$202.43; in bank, \$56,844.08; total .....			57,046 50
Interest due and accrued on stocks and bonds .....			150 00
Interest due and accrued on collateral loans .....			94 50
Premiums in due course of collection .....			19,184 13
All other assets .....			200 55

**Aggregate amount of all actual, available Assets** ..... **\$878,635 06**

*Item not admitted as Available Assets.*

Office furniture, etc. .... **\$4,000**

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$3,710 77
Losses realized, including interest, costs and expenses .....	5,479 01
<b>Net amount of unpaid losses and claims</b> .....	<b>\$14,189 78</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$70,083 97
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	24,550 96
<b>Total unearned premiums</b> .....	<b>94,634 93</b>
Salaries and other miscellaneous expenses, due and accrued .....	2,066 87
All other liabilities .....	2,781 17

<b>Total liabilities, except capital and net surplus</b> .....	<b>\$118,681 55</b>
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities .....	64,958 51

**Aggregate Liabilities, including paid up capital and net surplus**, **\$878,635 06**

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$174,290 62
Deduct reinsurance, rebate and return premiums .....	15,521 88
<b>Net cash received for premiums (all fire)</b> .....	<b>\$158,768 74</b>
Interest received on bonds and mortgages .....	838 46
Interest and dividends received from all other sources .....	14,537 97
Received for rent .....	516 68
<b>Aggregate Income received during the year in cash</b> .....	<b>\$174,661 85</b>

## IV. EXPENDITURES DURING THE YEAR.

<b>Net amount paid for losses (all fire)</b> .....	<b>\$92,163 30</b>
Dividends paid .....	20,000 00
Commissions and brokerage .....	24,965 18
Salaries and other charges of officers, clerks and other employes ..	23,660 00
State, national and local taxes .....	3,460 16
All other payments .....	17,108 60
<b>Aggregate Expenditures during the year in cash</b> .....	<b>\$181,351 22</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$30,833,767	\$193,676 96
Written or renewed in 1884.....	23,437,071	179,547 68
<b>Totals.....</b>	<b>\$54,270,838</b>	<b>\$373,224 64</b>
Deduct expirations and cancellations.....	30,183,590	182,375 09
<b>In force December 31, 1884.....</b>	<b>\$24,087,248</b>	<b>\$190,299 55</b>
Deduct amount reinsured.....	769,053	5,928 70
<b>Net amount in force.....</b>	<b>\$23,318,195</b>	<b>\$184,370 85</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$31,841,543	\$140,167 94	1-2	\$70,083 97
1883.....		1,500	2 90	1-4	72
1884.....	Two years.....	1,400	93 09	3-4	69 82
1883.....		1,890,964	8,888 56	1-6	1,481 09
1883.....	Three years.....	1,734,058	11,845 06	1-2	5,922 53
1884.....		2,572,262	14,464 64	5-6	12,053 87
1883.....		38,900	406 75	3-8	152 53
1882.....	Four years.....	7,425	73 78	5-8	46 11
1884.....		4,300	43 50	7-8	38 06
1880.....		183,817	1,412 42	1-10	141 24
1881.....		163,882	1,556 89	3-10	467 07
1882.....	Five years.....	177,045	1,860 50	1-2	930 25
1883.....		197,049	1,924 10	7-10	1,346 87
1884.....		944,750	2,095 32	9-10	1,885 70
1880.....	Seven years.....	4,500	67 50	5-14	24 10
<b>Totals.....</b>		<b>\$38,318,195</b>	<b>\$184,900 85</b>	<b>.....</b>	<b>\$94,643 93</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,572,902 34
Total losses paid since organization.....	771,631 56
Total cash dividends declared since the Company commenced business.....	314,000 00
Total amount of the Company's stock owned by the directors at par value.....	52,000 00
Total amount loaned to stockholders and officers.....	4,800 00
Total amount of fire losses incurred during the year.....	80,882 76

*Business in the State of New York during the year.*

Fire risks written.....	\$12,115,518 00
Premiums received.....	75,480 30
Losses paid.....	40,370 42
Amount of losses incurred.....	32,047 49
Amount paid the Comptroller for taxes on premiums.....	545 40
Amount paid the Comptroller for taxes on capital stock.....	600 00

## FIREMEN'S INSURANCE COMPANY.

No. 158 BROADWAY, NEW YORK.

[Organized and commenced business April 19, 1885.]

JOHN F. HALSTED, *President.*P. HANFORD OAKLEY, *Secretary.*

Capital stock of the Company paid up, \$304,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$5,800 00
Interest accrued thereon.....	130 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$125,000 00	\$142,950 00	
New York City $3\frac{1}{2}$ per cent bonds.....	10,000 00	10,225 00	
Bank of New York stock.....	4,700 00	10,730 00	
American Exchange Bank stock.....	4,000 00	4,700 00	
Delaware and Hudson Canal bonds.....	15,000 00	15,180 00	
Delaware and Hudson Canal stock.....	4,000 00	2,850 00	
Morris and Essex Railroad bonds.....	50,000 00	62,000 00	
Morris and Essex Railroad stock.....	10,000 00	11,800 00	
New York Central and Hudson River R. R. stock..	10,000 00	8,800 00	
New York, Lackawanna and Western R. R. stock..	10,000 00	8,750 00	
Total par and market values.....	<u>\$255,700 00</u>	<u>\$280,955 00</u>	
Cash in office, \$297.69; in bank, \$551.88; total .....			\$280,985 00
Interest due and accrued on stocks and bonds.....			849 07
Premiums in due course of collection .....			1,752 84
Rents due and accrued .....			7,091 65
			<u>833 88</u>
Aggregate amount of all actual, available Assets .....			<u>\$296,941 89</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$380 75	
Losses unadjusted, including all reported and supposed losses.....	7,012 50	
Total amount of claims for losses.....	<u>\$7,394 25</u>	
Deduct reinsurance thereon .....	1,733 00	
Net amount of unpaid losses and claims.....		\$5,561 25
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$38,389 40	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	8,061 98	
Unearned premiums, at 50 per cent, on inland navigation risks.....	402 08	
Total unearned premiums .....		36,873 46
Salaries and other miscellaneous expenses, due and accrued.....		1,266 67
All other liabilities, viz.: Taxes and assessments, \$503.04; commissions and brokerage, \$1,465.87; return premiums, \$224.98; total .....		<u>2,198 89</u>
Total liabilities, except capital and net surplus.....		\$45,895 27
Joint-stock capital paid up in cash .....		204,000 00
Surplus beyond all liabilities.....		<u>47,046 63</u>
Aggregate Liabilities, including paid up capital and net surplus.....		<u>\$296,941 89</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premium received.....	\$70,544 45	\$804 17	
Deduct reinsurance, rebate and return premiums....	7,289 58		
Net cash received for premiums.....	<u>\$63,254 87</u>	<u>\$804 17</u>	
			\$64,059 09
Interest received on bonds and mortgages .....			1,243 96
Interest and dividends received from all other sources .....			11,546 09
Received for rent .....			<u>2,833 31</u>
Aggregate Income received during the year in cash.....			<u>\$79,182 45</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$21,207 52	\$107 25	
Deduct salvages and reinsurances.....	75 09		
Net amount paid for losses.....	<u>\$21,132 43</u>	<u>\$107 25</u>	
			\$21,239 68
Dividends paid .....			16,320 00
Commissions and brokerage .....			<u>9,343 06</u>



Salaries and other charges of officers, clerks and other employes..	\$10,670 08
State, national and local taxes .....	307 89
All other payments, viz.: Rent, fire patrol, advertising, stationery and other office expenses .....	8,726 05

Aggregate Expenditures during the year in cash..... \$37,106 21

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1883 .....	\$10,786,188	\$71,775 46	\$33,500	\$813 38
Written or renewed in 1884.....	11,560,076	71,194 75	33,500	804 17
Totals.....	\$22,346,264	\$142,970 21	\$67,000	\$1,617 50
Deduct expirations and cancella- tions .....	11,570,079	68,350 16	33,500	813 38
In force December 31, 1884.....	\$10,776,184	\$74,630 05	\$33,500	\$804 17
Deduct amount reinsured.....	260,186	1,687 85	.....	.....
Net amount in force.....	\$10,525,948	\$72,932 20	\$33,500	\$804 17

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,253,677	\$56,778 80	1-2	\$23,369 40
1883.....	Two years.....	18,360	141 99	1-4	35 49
1884.....	Two years.....	24,800	150 90	2-4	113 16
1883.....	Three years.....	543,459	3,643 91	1-6	607 15
1884.....	Three years.....	491,985	3,186 06	1-3	1,594 33
1884.....	Three years.....	604,251	4,642 00	5-6	2,868 33
1881.....	Four years.....	11,300	89 78	1-8	11 22
1882.....	Four years.....	20,000	50 00	3-8	18 75
1883.....	Four years.....	20,000	239 13	5-8	149 45
1880.....	Five years.....	117,375	1,002 33	1-10	100 23
1881.....	Five years.....	90,017	910 38	8-10	273 09
1882.....	Five years.....	103,775	787 21	1-2	263 60
1883.....	Five years.....	137,399	1,300 54	7-10	910 35
1884.....	Five years.....	550	7 58	9-10	6 83
Totals.....		\$10,525,948	\$72,932 20	.....	\$36,471 36

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,415,273 26
Total losses paid since organization.....	2,737,144 88
Total cash dividends declared since the Company commenced business.....	1,390,298 17
Total amount of the Company's stock owned by the directors at par value.....	66,045 00
Total amount of fire losses incurred during the year.....	21,444 61
Total amount of inland losses incurred during the year.....	107 25

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$3,915,929 00	\$33,500 00
Premiums received.....	48,986 78	804 17
Losses paid.....	11,870 74	107 25
Amount of losses incurred .....	15,436 30	107 25
Amount paid the Comptroller for taxes on premiums.....		\$235 60
Amount paid the Comptroller for taxes on capital stock.....		244 80

# \*FRANKLIN AND EMPORIUM FIRE INSURANCE COMPANY.

No. 237 BROADWAY, NEW YORK.

[Organized and commenced business March 1, 1879.]

GEORGE ALGER, *President.*

FRANKLIN A. VURGASON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$22,500 00
Interest accrued thereon.....	112 59

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$109,875 00	
National Broadway Bank stock.....	8,640 00	23,787 50	
Chicago, Burlington and Quincy R. R. stock.....	22,000 00	25,800 00	
New York Central and Hud. River R. R. stock.....	30,000 00	25,800 00	
Manhattan Gas-Light Co. stock.....	4,500 00	13,050 00	
Brooklyn Gas-Light Co. stock.....	4,000 00	5,600 00	
Total par and market values.....	\$219,180 00	\$268,412 50	268,412 50

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
National Broadway Bank stock.....	\$2,250 00	\$6,187 50	\$2,500 00	2,500 00
Cash in bank.....				19,082 51
Interest due and accrued on stocks and bonds.....				8,190 00
Interest due and accrued on collateral loans.....				40 27
Premiums in due course of collection.....				7,955 21
All other assets.....				1,514 86
Aggregate amount of all actual, available Assets.....				\$320,807 85

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,664 48
Losses unadjusted, including all reported and supposed losses.....	7,795 00
Net amount of unpaid losses and claims.....	\$12,459 48
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$41,994 79
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,391 94
Unearned premiums, at 50 per cent, on inland navigation risks.....	906 00
Total unearned premiums.....	44,221 73
Salaries and other miscellaneous expenses, due and accrued.....	583 33
Commissions and brokerage.....	1,261 45
Total liabilities, except capital and net surplus.....	\$58,475 94
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	61,881 91
Aggregate Liabilities, including paid up capital and net surplus.....	\$320,807 85

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$98,447 63	\$1,810 00	
Deduct reinsurance, rebate and return premiums.....	9,192 45		
Net cash received for premiums.....	\$89,255 18	\$1,810 00	\$91,065 18

\*Under a resolution of its board of directors this company retired from business January 14, 1885.

Interest received on bonds and mortgages.....	\$2,100 00
Interest and dividends received from all other sources.....	19,226 18
Income from all other sources.....	1,783 02

Aggregate Income received during the year in cash..... \$114,174 38

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$52,386 95	\$673 60	
Deduct salvages and reinsurances.....	963 55		
Net amount paid for losses.....	<u>\$51,373 40</u>	<u>\$673 60</u>	
			\$52,046 00
Dividends paid.....			22,000 00
Commissions and brokerage.....			18,769 21
Salaries and other charges of officers, clerks and other employes...			7,510 08
State, national and local taxes.....			1,759 02
All other payments.....			7,527 51

Aggregate Expenditures during the year in cash..... \$109,611 83

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1883.....	\$9,581,384	\$77,360 23	\$35,394	\$2,385 95
Written or renewed in 1884.....	12,063,293	100,061 97	42,500	1,810 00
Totals.....	<u>\$21,644,677</u>	<u>\$177,422 20</u>	<u>\$77,894</u>	<u>\$2,385 95</u>
Deduct expirations and cancellations.....	11,776,678	90,543 57	35,394	2,385 95
In force December 31, 1884.....	\$9,817,988	\$36,869 63	\$42,500	\$1,810 00
Deduct amount reinsured.....	223,737	1,324 08		
Net amount in force.....	<u>\$9,594,251</u>	<u>\$35,545 55</u>	<u>\$42,500</u>	<u>\$1,810 00</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less .....	\$2,295,750	\$35,659 58	1-2	\$42,829 79
1884.....	Two years.....	500	5 00	2-4	3 75
1882.....		234,183	442 20	1-6	73 70
1883.....	Three years.....	93,850	495 32	1-2	247 66
1884.....		231,130	1,116 89	5-6	230 74
1881.....	Five years.....	10,575	108 62	2-10	32 59
1884.....		11,500	115 00	9-10	103 50
Totals.....		<u>\$9,867,488</u>	<u>\$37,943 61</u>		<u>\$44,231 73</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$441,089 40
Total losses paid since organization.....	275,287 91
Total cash dividends declared since the company commenced business.....	122,000 00
Total amount of the Company's stock owned by the directors at par value.....	77,600 00
Total amount of fire losses incurred during the year.....	57,421 48
Total amount of inland losses incurred during the year.....	673 60

*Business in the State of New York during the year.*

	Fire.	Inland.	
Risks written.....	\$10,575,424 34	\$42,500 00	
Premiums received.....	73,741 44	1,810 00	
Losses paid.....	47,308 64	673 60	
Amount of losses incurred.....	<u>50,745 34</u>	<u>673 60</u>	
Amount paid the Comptroller for taxes on premiums.....			\$405 78
Amount paid the Comptroller for taxes on dividends to stockholders.....			500 00

# GERMAN AMERICAN INSURANCE COMPANY.

No. 115 BROADWAY, NEW YORK.

[Organized and commenced business March 7, 1872.]

EMIL OELBERMANN, *President.*

JAMES A. SILVEY, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States coupon and registered bonds .....	\$1,880,000 00	\$2,222,500 00
Missouri State funding bonds .....	25,000 00	25,000 00
Chicago and Rock Island first mortgage R. R. bonds .....	50,000 00	68,000 00
Cairo and Fulton R. R. bonds .....	25,000 00	26,000 00
Chicago, Mil. & St. Paul R. R., I. & D. Div. bonds .....	30,000 00	34,500 00
Chicago, Mil. & St. Paul R. R., I. & M. Div. bonds .....	10,000 00	11,650 00
Chicago, Mil. & St. Paul R. R., La Crosse Div. bonds .....	57,000 00	52,440 00
Central Pacific R. R. first mortgage bonds .....	50,000 00	55,000 00
Union Pacific R. R. first mortgage bonds .....	50,000 00	55,125 00
Kansas Pacific R. R. 1895 bonds .....	25,000 00	27,500 00
Kansas Pacific R. R. 1896 bonds .....	25,000 00	27,450 00
Kansas Pacific R. R. first mortgage bonds .....	25,000 00	26,812 50
Chicago & No. Western R. R. sinking fund bonds .....	70,000 00	72,100 00
Chicago & No. Western R. R. sinking fund bonds .....	16,000 00	17,520 00
Chicago & No. Western R. R. deb. bonds .....	20,000 00	18,675 00
St. Louis, Kansas City & Northern R. R. real estate bonds .....	42,000 00	42,000 00
St. Louis, Kansas City & Northern R. [R. Omaha Div. bonds .....	50,000 00	50,500 00
Erie R. R. first con. bonds .....	100,000 00	119,000 00
Syracuse, Binghamton & N. Y. R. R. first mortgage bonds .....	30,000 00	37,500 00
Louisville & Nashville R. R. gen. mortgage bonds .....	25,000 00	23,875 00
Little Miami R. R. first mortgage bonds .....	25,000 00	25,750 00
N. Y., Lack. & Western R. R. first mortgage bonds .....	100,000 00	117,000 00
Chicago, Burlington & Quincy R. R. deb. bonds .....	50,000 00	48,250 00
Missouri Pacific R. R. first mortgage bonds .....	50,000 00	45,500 00
N. Y., Chic. & St. Louis R. R. first mortgage bonds .....	40,000 00	35,400 00
Missouri, Kansas & Texas R. R. first mort. bonds .....	10,000 00	10,500 00
N. Y. Central & Hudson R. R. deb. bonds .....	100,000 00	102,500 00
Albany & Susquehanna R. R. first mortgage bonds .....	75,000 00	84,000 00
North Missouri R. R. first mortgage bonds .....	2,000 00	2,220 00
N. Y. & Harlem R. R. stock .....	100,000 00	194,000 00
Morris & Essex R. R. stock .....	20,000 00	24,000 00
Chicago & Rock Island R. R. stock .....	50,000 00	53,000 00
Illinois Central R. R. stock .....	50,000 00	60,000 00
Chicago, Burlington & Quincy R. R. stock .....	2,000 00	2,220 00
Real Estate Exchange stock .....	1,000 00	1,000 00

Total par and market values..... \$3,241,000 00 \$3,835,127 50

\$3,835,127 50

Cash in office, \$7,679.79; in bank, \$242,878.98; total .....

250,558 77

Interest due and accrued on stocks and bonds .....

945 00

Premiums in due course of collection .....

134,705 70

Aggregate amount of all actual, available Assets..... \$4,221,336 97

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 283, Laws of 1878.*

Deposited with the Insurance Department .....	\$500,000
Guaranty surplus fund .....	500,000

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$80,555 44
Losses unadjusted, including all reported and supposed losses .....	109,687 17
Losses resisted, including interest, costs and expenses .....	10,794 30

Total amount of claims for losses .....

\$301,036 91

Deduct reinsurance thereon .....

20,503 25

Net amount of unpaid losses and claims.....

\$171,533 66

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$712,428 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	612,885 65
Total unearned premiums	\$1,325,313 65
All other liabilities	84,595 88
Total liabilities, except capital and net surplus	\$1,531,443 19
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities	1,689,893 78
Aggregate Liabilities, including paid up capital and net surplus	\$4,221,336 97

## III. INCOME DURING THE YEAR.

Gross cash premiums received	\$2,812,836 88
Deduct reinsurance, rebate and return premiums	442,728 60
Net cash received for premiums (all fire)	\$1,870,098 28
Interest and dividends received from all sources	165,606 81
Aggregate Income received during the year in cash	\$2,035,705 09

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$1,184,428 30
Deduct salvages and reinsurances	121,838 33
Net amount paid for losses (all fire)	\$1,012,590 07
Dividends paid	140,000 00
Commissions and brokerage	274,845 08
Salaries and other charges of officers, clerks and other employes	142,617 77
State, national and local taxes	48,761 21
All other payments	157,886 26
Aggregate Expenditures during the year in cash	\$1,776,700 38

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force December 31, 1883	\$359,133,030	\$2,399,237 5
Written or renewed in 1884	343,753,383	2,311,413 9
Totals	\$502,886,308	\$4,710,671 4
Deduct expirations and cancellations	181,976,889	2,026,545 3
In force December 31, 1884	\$320,909,421	\$2,684,125 5
Deduct amount reinsured	15,320,984	160,704 0
Net amount in force	\$305,577,437	\$2,523,421 4

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premium unearned
1884	One year or less	\$158,196,226	\$1,424,856 00	1-2	\$712,428 00
1883	Two years	1,109,307	8,219 05	1-4	2,054 7
1884		1,404,613	9,300 05	3-4	7,300 0
1882	Three years	26,066,929	190,448 18	1-6	31,740 5
1883		34,012,797	219,558 48	1-2	109,779 2
1884	Four years	43,352,477	276,691 86	5-6	230,576 5
1881		526,237	4,773 08	1-6	596 6
1882	Five years	418,864	3,817 22	3-8	1,431 4
1883		664,714	4,842 78	5-8	3,026 7
1884	Six years	676,076	5,157 22	7-8	4,512 5
1880		3,899,039	45,304 28	1-10	4,530 4
1881	Seven years	5,672,405	60,425 77	3-10	18,127 7
1882		6,471,170	67,181 89	1-2	33,580 6
1883	Eight years	8,671,514	82,924 56	7-10	59,047 1
1884		14,445,079	119,645 87	9-10	107,620 5
Totals		\$305,577,437	\$2,523,421 45		\$1,325,313 65

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$15,302,682 02
Total losses paid since organization.....	6,974,315 96
Total cash dividends declared since the Company commenced business.....	1,250,000 00
Total amount of the Company's stock owned by the directors at par value.....	206,400 00
Total amount of fire losses incurred during the year.....	1,039,317 36

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Oregon.....	\$50,000
Georgia.....	25,000
North Carolina.....	10,000

*Business in the State of New York during the year.*

Fire risks written.....	\$158,627,618 00
Premiums received.....	712,789 82
Losses paid.....	317,845 78
Amount of losses incurred.....	329,513 67
Amount paid the Comptroller for taxes on premiums.....	4,160 22
Amount paid the Comptroller for taxes on dividends to stockholders.....	2,250 00

## GERMANIA FIRE INSURANCE COMPANY.

No. 175 BROADWAY, NEW YORK.

[Organized and commenced business March, 1890.]

RUDOLPH GARRIGUE, *President.*

HUGO SCHUMANN, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$510,000 00
Loans on bond and mortgage (first liens).....	127,450 00
Interest accrued thereon.....	8,830 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,375,000 00	\$1,673,000 00	
St. Paul, Minnesota & Manitoba R. R. bonds.....	16,000 00	17,440 00	
N. Y. C. & Hudson R. R. stock.....	50,000 00	43,500 00	
Norfolk and Essex R. R. Co. bonds.....	50,000 00	61,500 00	
Central Pacific R. R. Co. bonds.....	25,000 00	23,250 00	
Mississippi State bonds.....	20,000 00	20,000 00	
National Park Bank stock.....	5,000 00	7,500 00	
Total par and market values.....	\$1,541,000 00	\$1,850,190 00	1,850,190 00
Cash in office, \$13,496.83; in bank, \$30,724.44; total.....			44,220 77
Premiums in due course of collection.....			160,388 32
All other assets, viz.: Rents due and accrued, \$3,473.97; due for reinsurance on losses paid, \$522.32; total.....			3,996 29

Aggregate amount of all actual, available Assets..... \$2,700,075 63

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$25,426 16
Losses unadjusted, including all reported and supposed losses.....	70,628 00
Losses retained, including interest, costs and expenses.....	31,890 22
Total amount of claims for losses.....	\$127,919 38
Deduct reinsurance thereon.....	2,084 14
Net amount of unpaid losses and claims.....	\$125,835 24

Unearned premiums, at 50 per cent of premiums on fire risks run- one year or less.....	\$596,290 11
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	350,488 78
Total unearned premiums .....	\$946,773 89
Borrowed money, due and to become due.....	1,125 00
Total liabilities, except capital and net surplus.....	\$1,132,734 13
Joint-stock capital paid up in cash .....	1,000,000 00
Surplus beyond all liabilities.....	567,341 50
Aggregate Liabilities, including paid up capital and net surplus, .....	\$3,700,075 68

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,760,493 75
Deduct reinsurance, rebate and return premiums.....	243,536 80
Net cash received for premiums (all fire).....	\$1,516,943 95
Interest received on bonds and mortgages .....	9,170 75
Interest and dividends received from all other sources .....	92,523 34
Aggregate Income received during the year in cash.....	\$1,618,643 04

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$902,290 11
Deduct salvages and reinsurance .....	12,439 28
Net amount paid for losses (all fire).....	\$889,850 88
Dividends paid .....	100,000 00
Commissions and brokerage .....	250,907 77
Salaries and other charges of officers, clerks and other employes ..	96,629 24
State, national and local taxes.....	33,707 32
All other payments .....	239,712 56
Aggregate Expenditures during the year in cash.....	\$1,610,807 77

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$150,193,690	\$1,492,929 89
Written or renewed in 1884.....	172,776,647	1,763,184 54
Totals.....	\$322,970,337	\$3,256,114 43
Deduct expirations and cancellations.....	145,759,540	1,409,274 09
In force December 31, 1884.....	\$177,210,797	\$1,846,840 34
Deduct amount reinsured.....	2,981,897	30,483 91
Net amount in force.....	\$174,228,900	\$1,816,356 43

*Recapitulation of Fire Risks and Premiums.*

Year. written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$113,071,265	\$1,192,580 34	1-3	\$596,290 11
1883.....		163,490	1,358 49	1-4	239 61
1884.....	Two years.....	456,261	4,477 79	2-4	3,358 32
1882.....		11,365,706	107,817 25	1-6	17,949 54
1883.....	Three years.....	14,541,328	139,579 75	1-2	69,689 87
1884.....		19,760,068	183,725 78	5-6	153,104 81
1881.....		156,676	1,576 73	1-8	197 09
1882.....	Four years.....	376,540	2,401 46	3-8	901 54
1883.....		223,775	2,057 41	5-8	1,285 86
1884.....		223,984	2,370 21	7-8	2,073 24
1880.....		1,573,400	20,735 16	1-10	2,073 51
1881.....	Five years.....	2,335,093	32,430 39	2-10	9,736 10
1882.....		3,323,508	38,944 01	1-3	19,473 00
1883.....		3,027,387	36,939 99	7-10	25,287 99
1884.....		3,830,554	49,371 77	9-10	44,434 00
Totals.....		\$174,228,900	\$1,816,356 43	.....	\$946,773 89

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$16,973,506 47
Total losses paid since organization .....	8,106,483 31
Total cash dividends declared since the Company commenced business .....	1,601,000 00
Total amount of the Company's stock owned by the directors at par value .....	187,650 00
Total amount of fire losses incurred during the year .....	975,571 36

*Business in the State of New York during the year.*

Firerisks written .....	\$37,499,183 00
Premiums received .....	338,777 09
Losses paid .....	110,150 84
Amount of losses incurred .....	108,817 95
Amount paid the Comptroller for taxes on premiums .....	2,526 00
Amount paid the Comptroller for taxes on dividends to stockholders .....	2,500 00

## GLENS FALLS FIRE INSURANCE COMPANY.

## GLENS FALLS.

Organized as a mutual insurance company May 4, 1850, under the name of the Dividend Mutual Insurance Company; changed to a joint-stock company under its present name April 30, 1884.]

RUSSELL M. LITTLE, *President.*

JOHN L. CUNNINGHAM, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$12,675 00
Loans on bond and mortgage (first liens) .....	497,920 75
Interest due and unpaid on bond and mortgage loans .....	8,494 76
Interest accrued thereon .....	772 49

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$450,000 00	\$530,975 00
New York Central and Hudson River R. R. bonds .....	50,000 00	63,250 00
New York and Harlem R. R. bonds .....	50,000 00	64,250 00
New York Central and Hudson River R. R. stock .....	100,000 00	85,000 00
First National Bank, Glens Falls, stock .....	10,000 00	17,500 00
Total par and market values .....	\$660,000 00	\$754,975 00
Cash in office, \$3,700.54; in bank, \$54,254.94; total .....		57,955 48
Interest due and accrued on stocks and bonds .....		1,500 00
Premiums in due course of collection .....		88,731 71

Aggregate amount of all actual, available Assets .....

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department .....	\$300,000 00
Guaranty surplus fund .....	200,000 00

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$17,142 44
Losses unadjusted, including all reported and supposed losses .....	17,518 00
Losses resisted, including interest, costs and expenses .....	6,260 00
Total amount of claims for losses .....	\$40,910 44
Deduct reinsurance thereon .....	4,171 85

Net amount of unpaid losses and claims .....

\$36,789 09



Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$154,788 99
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	306,886 85
Total unearned premiums .....	\$461,675
All other liabilities .....	5,736
Total liabilities, except capital and net surplus .....	\$504,151
Joint-stock capital paid up in cash .....	200,000
Surplus beyond all liabilities .....	663,873
Aggregate Liabilities, including paid up capital and net surplus, .....	\$1,368,025

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$561,180 64
Deduct reinsurance, rebate and return premiums .....	71,622 77
Net cash received for premiums (all fire) .....	\$509,487
Interest received on bonds and mortgages .....	21,487
Interest and dividends received from all other sources .....	80,890
Received for rent .....	225
Aggregate Income received during the year in cash .....	\$562,081

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$336,532 54
Deduct salvage and reinsurance .....	14,272 81
Net amount paid for losses (all fire) .....	\$312,260
Dividends paid .....	20,000
Commissions and brokerage .....	91,382
Salaries and other charges of officers, clerks and other employes ..	35,143
State, national and local taxes .....	10,678
All other payments .....	40,428
Aggregate Expenditures during the year in cash .....	\$509,892

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premium
In force December 31, 1883 .....	\$73,646,738	\$777,390
Written or renewed in 1884 .....	56,796,221	560,073
Totals .....	\$130,442,959	\$1,337,463
Deduct expirations and cancellations .....	47,907,498	489,312
In force December 31, 1884 .....	\$87,535,566	\$877,940
Deduct amount reinsured .....	1,194,194	14,681
Net amount in force .....	\$86,341,372	\$863,259

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premium unearned.
1884 .....	One year or less .....	\$37,814,149	\$309,577 99	1-2	\$154,788 99
1883 .....		497,794	3,632 30	1-4	509
1884 .....	Two years .....	385,028	3,006 83	2-4	2,255
1883 .....		13,159,831	104,500 16	1-6	17,416
1883 .....	Three years .....	15,606,806	123,908 77	1-3	68,455
1884 .....		16,303,047	143,361 45	5-6	119,000
1881 .....		71,570	624 05	1-8	76
1882 .....	Four years .....	88,536	902 00	2-8	351
1883 .....		71,630	673 95	5-8	435
1884 .....		59,355	740 69	7-8	60
1880 .....		1,547,145	17,071 50	1-10	1,700
1881 .....		1,859,344	20,351 45	3-10	6,116
1882 .....	Five years .....	2,809,978	30,937 68	1-5	15,470
1883 .....		3,538,623	40,363 06	7-10	28,400
1884 .....		4,089,563	50,490 31	9-10	45,441
Totals .....		\$86,341,372	\$863,259 00		\$461,675

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$6,164,069 56
Total losses paid since organization.....	3,393,087 10
Total cash dividends declared since the Company commenced business.....	350,000 00
Total amount of the Company's stock owned by the directors at par value.....	73,180 00
Total amount loaned to stockholders and officers.....	9,500 00
Total amount of fire losses incurred during the year.....	311,309 04

*Business in the State of New York during the year.*

Fire risks written.....	\$22,985,647 00
Premiums received.....	170,494 23
Losses paid.....	101,490 40
Amount of losses incurred.....	100,876 89
Amount paid the Comptroller for taxes on premiums.....	1,868 79
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

## GLOBE FIRE INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Organized and commenced business March 2, 1863.]

ALFRED A. REEVES, *President.*EDGAR E. HOLLEY, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$38,500 00
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*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$295,000 00	\$294,745 00	294,745 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Harlem Railroad stock.....	\$1,650 00	\$2,135 00	\$5,000 00	
Alb. and Susq. R. R. Co.'s stock....	2,000 00	2,580 00		
Second Ave. R. R. Co.'s stock.....	1,500 00	2,325 00		2,000 00
Total amounts.....	\$5,150 00	\$8,320 00	\$7,600 00	7,000 00
Cash in office, \$7,838.88; in bank, \$7,512.97; total.....				15,351 85
Interest due and accrued on stocks and bonds.....				75 00
Premiums in due course of collection .....				6,464 46

Aggregate amount of all actual, available Assets..... \$362,136 31

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,813 96
Losses unadjusted, including all reported and supposed losses.....	3,818 75
Losses resisted, including interest, costs and expenses.....	1,300 00
Net amount of unpaid losses and claims.....	\$7,926 78
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$24,906 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,181 01

Total unearned premiums.....	47,089 96
Salaries and other miscellaneous expenses, due and accrued.....	588 33
All other liabilities, viz.: Taxes and assessments, \$500; commissions and brokerage, \$500; return premiums, \$192.59; total.....	1,192 59

Total liabilities, except capital and net surplus..... \$56,792 61

Joint-stock capital paid up in cash.....	\$300,000 00
Surplus beyond all liabilities.....	105,343 70
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$363,136 31</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$35,881 30
Deduct reinsurance, rebate and return premiums.....	11,203 07
Net cash received for premiums (all fire).....	\$84,679 23
Interest received on bonds and mortgages....	2,559 00
Interest and dividends received from all other sources.....	13,813 81
Income from all other sources.....	1,951 71
<b>Aggregate Income received during the year in cash.....</b>	<b>\$102,494 75</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$58,003 82
Deduct salvages and reinsurances.....	5,523 05
Net amount paid for losses (all fire).....	\$58,141 77
Dividends paid.....	20,000 00
Commissions and brokerage.....	14,101 46
Salaries and other charges of officers, clerks and other employees..	13,920 00
State, national and local taxes.....	1,202 43
All other payments, viz: Rent, \$3,500; miscellaneous expenses, \$5,103.41; total.....	8,602 41
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$110,968 07</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$32,303,423	\$39,547 55
Written or renewed in 1884.....	20,264,811	96,492 54
<b>Totals.....</b>	<b>\$42,568,233</b>	<b>\$136,040 11</b>
Deduct expirations and cancellations.....	21,458,843	94,867 12
In force December 31, 1884.....	\$21,039,291	\$101,152 98
Deduct amount reinsured.....	1,094,530	6,149 41
<b>Net amount in force.....</b>	<b>\$20,534,861</b>	<b>\$95,003 54</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$14,480,889	\$69,817 91	1-3	\$34,908 92
1883.....	Two years.....	16,000	69 10	1-4	17 3
1884.....	Two years.....	12,500	103 95	3-4	77 3
1883.....	Three years.....	1,736,255	7,606 25	1-6	1,267 7
1883.....	Three years.....	1,968,104	8,133 80	1-3	4,064 4
1884.....	Three years.....	1,895,950	6,943 18	5-6	5,785 54
1880.....	Five years.....	90,175	667 17	1-10	66 7
1881.....	Five years.....	123,363	578 90	3-10	173 6
1883.....	Five years.....	80,460	429 87	1-2	214 4
1883.....	Five years.....	68,165	401 66	7-10	291 1
1884.....	Five years.....	51,500	267 78	9-10	231 9
<b>Totals.....</b>		<b>\$20,534,861</b>	<b>\$25,008 54</b>		<b>\$47,089 9</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,928,492 9
Total losses paid since organization.....	961,453 3
Total cash dividends declared since the Company commenced business.....	470,000 00
Total amount of the Company's stock owned by the directors at par value.....	30,250 00
Total amount loaned to stockholders and officers.....	7,000 00
Total amount of fire losses incurred during the year.....	46,515 0

*Business in the State of New York during the year.*

Fire risks written.....	\$19,398,382 00
Premiums received.....	77,548 11
Losses paid.....	53,141 77
Amount of losses incurred.....	39,668 47
Amount paid the Comptroller for taxes on premiums.....	604 56
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

## GREENWICH INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Incorporated May 5, 1834; commenced business January 1, 1835; reorganized under the general act and an amended charter May 3, 1864.]

SAMUEL C. HARRIOT, *President*.MASON A. STONE, *Secretary*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$175,000 00
Loans on bond and mortgage (first liens).....	22,000 00
Interest due and unpaid on bond and mortgage loans.....	270 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
U. S. Gov't bonds, registered, 4½ per cent.....	\$70,000 00	\$73,275 00
U. S. Gov't bonds, registered 4 per cent.....	185,000 00	235,709 00
District of Columbia bonds, registered, 3.65.....	125,000 00	144,375 00
Harlem River and Portchester Railroad bonds, registered, 6 per cent.....	10,000 00	12,600 00
New York Central and Hudson River R. R. bonds, registered, 6 per cent. . . . .	50,000 00	51,500 00
Albany and Susquehanna Railroad bonds, 6 per cent; 1906.....	80,000 00	98,000 00
National Broadway Bank stock.....	17,500 00	45,500 00
Total amounts.....	\$537,500 00	\$654,950 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Chicago and Alton R. R. Co. bonds.....	\$2,000 00	\$2,310 00	\$1,800 00
Union Pacific Railroad bonds.....	2,000 00	2,340 00	2,000 00
American Exchange Fire Insurance Company stock.....	500 00	550 00	400 00
Bowery National Bank stock.....	5,000 00	7,500 00	5,000 00
St. Louis and Iron Mountain Railroad bonds.....	5,000 00	5,250 00	11,000 00
Chicago, Milwaukee and St. Paul Railroad bonds.....	5,000 00	5,250 00	
St. Louis, Kansas City and Northern Railroad (Omaha division) bonds.....	2,000 00	2,040 00	
Williamsburgh Gas-Light Co.'s st'k.....	4,850 00	5,000 00	17,500 00
Jersey City Insurance Co. stock.....	2,500 00	2,500 00	
Central Gas-Light Co. certificates.....	16,000 00	14,500 00	5,000 00
United States bonds.....	5,000 00	5,668 50	
Chatham National Bank stock.....	15,500 00	23,250 00	16,000 00
Chatham National Bank stock.....	500 00	750 00	600 00
Total amounts.....	\$65,350 00	\$77,602 50	\$59,300 00

Cash in office, \$9,521.45; in bank, \$1,1169.96; total .....	59,800 00
Interest due and accrued on stocks and bonds .....	180,691 41
Interest due and accrued on collateral loans.....	1,766 67
Premiums in due course of collection .....	781 16
	86,687 75

Bills receivable, not matured, taken for premiums.....	\$1,298 00
All other assets .....	1,208 88

Aggregate amount of all actual, available Assets ..... \$1,188,898 88

#### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,709 86
Losses unadjusted, including all reported and supposed losses.....	110,579 61
Losses resisted, including interest, costs and expenses .....	12,198 80
Total amount of claims for losses.....	<u>\$129,487 67</u>
Deduct reinsurance thereon.....	4,800 08

Net amount of unpaid losses and claims..... \$124,687 67

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$379,700 00
Unearned premiums <i>pro rata</i> , on fire risks running more than one year.....	226,891 14
Unearned premiums, on inland navigation risks .....	<u>30,565 67</u>

Total unearned premiums ..... 586,656 81

All other liabilities, viz.: Taxes and assessments, \$2,000; commissions and brokerage, \$19,000; return premiums, \$500; total .... 21,500 00

Total liabilities, except capital and net surplus .....	\$683,844 48
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities.....	<u>251,053 84</u>

Aggregate Liabilities, including paid up capital and net surplus, \$1,188,898 88

#### III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$767,694 48	\$122,822 28	
Deduct reinsurance, rebate and return premiums..	53,570 46	12,056 09	
Net cash received for premiums.....	<u>\$709,054 02</u>	<u>\$111,766 19</u>	\$820,820 21
Interest received on bonds and mortgages.....			1,512 88
Interest and dividends received from all other sources .....			27,208 50
Received for rent .....			12,864 94
Income from all other sources.....			<u>801 77</u>

Aggregate Income received during the year in cash..... \$963,207 80

#### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$425,219 07	\$53,276 26	
Deduct salvages and reinsurances.....	35,787 67	7,558 07	
Net amount paid for losses.....	<u>\$389,431 40</u>	<u>\$45,718 19</u>	\$435,149 59
Dividends paid .....			60,000 00
Commissions and brokerage.....			184,379 07
Salaries and other charges of officers, clerks and other employes..			43,694 43
State, national and local taxes .....			10,211 80
All other payments .....			<u>31,787 85</u>

Aggregate Expenditures during the year in cash ..... \$764,091 74

#### V. MISCELLANEOUS.

##### Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1883.....	\$154,538,663	\$740,288 00	\$2,171,916 00	\$45,871 00
Written or renewed in 1884.....	158,467,674	807,866 00	33,680,798 00	127,677 00
Totals.....	<u>\$313,006,337</u>	<u>\$1,548,154 00</u>	<u>\$24,852,709 00</u>	<u>\$173,548 00</u>
Deduct expirations and cancellations.....	119,659,098	551,080 00	31,664,798 00	107,966 00
In force December 31, 1884.....	\$193,347,239	\$997,104 00	\$2,197,916 00	\$65,582 00
Deduct amount reinsured.....	4,744,741	33,597 00	19,780 00	554 00
Net amount in force.....	<u>\$188,602,498</u>	<u>\$963,507 00</u>	<u>\$2,178,136 00</u>	<u>\$64,828 00</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1864	One year or less	\$109,084.754	\$618,698 00	1-2	\$309,348 97
1863		285,300	1,085 00	1-4	271 25
1864	Two years	2,313,380	17,799 00	3-4	13,349 25
1862		16,442,497	80,175 00	1-6	13,362 80
1863	Three years	22,813,923	96,631 00	1-2	48,315 50
1864		94,553,018	107,749 00	5-6	80,790 84
1862		72,900	283 00	3-8	121 13
1863	Four years	2,500	15 00	5-8	9 37
1864		149,700	927 00	7-8	811 12
1860		948,635	5,294 00	1-10	539 40
1861		2,230,235	12,289 00	3-10	3,710 70
1862	Five years	4,345,771	27,468 00	1-2	13,731 50
1863		4,130,479	26,295 00	7-10	18,406 20
1864		4,176,223	25,584 00	9-10	22,025 60
1862	Seven years	119,350	1,790 00	4-7	1,022 85
1879	Six years	19,000	113 00	1-6	18 84
	Perpetual	50,000	1,085 00	9-10	931 50
<b>Totals</b>		<b>\$191,780,664</b>	<b>\$1,083,245 00</b>		<b>\$536,656 81</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company	\$5,415,733 27
Total losses paid since organization	2,717,840 73
Total cash dividends declared since the Company commenced business	1,878,000 00
Total amount of the Company's stock owned by the directors at par value	77,625 00
Total amount loaned to stockholders and officers	16,000 00
Total amount of fire losses incurred during the year	449,173 69
Total amount of inland losses incurred during the year	32,238 20

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written	\$161,958,167 00	\$27,256,712 00
Premiums received	329,090 00	67,191 00
Losses paid	276,944 00	24,131 00
Amount of losses incurred	285,898 00	23,505 00
Amount paid the Comptroller for taxes on premiums		\$2,677 63
Amount paid the Comptroller for taxes on dividends to stockholders		1,500 00

## GUARDIAN FIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

[Organized and commenced business February 2, 1865.]

WILLIAM C. THOMPSON, *President.*WALTER K. PAYE, *Secretary*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens)	\$5,500 00
Interest accrued thereon	75 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
District of Columbia bonds	\$300,000 00	\$329,000 00
Harlem River and Portchester R. R. bonds	15,000 00	17,250 00
Total par and market values	\$315,000 00	\$346,250 00
Cash in office, \$1,493.83; in bank, \$1,543.21; total		246,250 00
Premiums in due course of collection		3,085 54
		6,480 76
Aggregate amount of all actual, available Assets		\$361,291 30

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$2,925 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$25,232 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	4,666 4
Total unearned premiums .....	30,148 47
Salaries and other miscellaneous expenses, due and accrued .....	500 00
Borrowed money, due and to become due .....	8,500 00
Commissions and brokerage .....	600 00
Total liabilities, except capital and net surplus .....	\$42,678 47
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities .....	18,617 88
Aggregate Liabilities, including paid up capital and net surplus, .....	<u>\$261,291 80</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$63,734 69
Deduct reinsurance, rebate and return premiums .....	8,560 89
Net cash received for premiums (all fire) .....	\$55,173 87
Interest received on bonds and mortgages .....	420 00
Interest and dividends received from all other sources .....	8,200 00
Income from all other sources .....	666 04
Aggregate income received during the year in cash .....	<u>\$64,459 91</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$23,814 66
Dividends paid .....	6,000 00
Commissions and brokerage .....	18,550 55
Salaries and other charges of officers, clerks and other employes ..	10,940 87
State, national and local taxes .....	820 52
All other payments .....	7,170 95
Aggregate Expenditures during the year in cash .....	<u>\$61,797 55</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$9,701 449	\$57,789 04
Written or renewed in 1884 .....	10,649,300	63,734 69
Totals .....	\$20,350,749	\$121,523 73
Deduct expirations and cancellations .....	11,908,070	52,440 45
In force December 31, 1884 .....	\$8,442,679	\$62,083 28
Deduct amount reinsured .....	570,400	2,426 14
Net amount in force .....	<u>\$8,066,279</u>	<u>\$59,657 14</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$4,948,135	\$50,564 00	1-2	\$25,232 00
1883 .....	Three years .....	318,448	2,000 52	1-6	338 52
1882 .....		945,610	1,945 97	1-3	978 28
1884 .....		513,651	2,800 70	5-6	2,394 30
1880 .....		26,933	353 00	1-10	35 30
1881 .....	Five years .....	46,178	448 13	3-10	133 83
1883 .....		63,970	536 80	1-2	268 40
1885 .....		61,438	602 25	7-10	431 54
1884 .....		41,950	407 77	9-10	367 00
Totals .....		<u>\$8,066,279</u>	<u>\$59,657 14</u>		<u>\$30,148 47</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,514,507 00
Total losses paid since organization .....	994,507 00
Total cash dividends declared since the Company commenced business.....	237,000 00
Total amount of the Company's stock owned by the directors at par value.....	85,000 00
Total amount of fire losses incurred during the year.....	22,268 00

*Business in the State of New York during the year.*

Fire risks written.....	\$2,567,150 00
Premiums received.....	25,700 00
Losses paid .....	9,335 00
Amount of losses incurred .....	9,450 00
Amount paid the Comptroller for taxes on premiums .....	305 80
Amount paid the Comptroller for taxes on capital stock .....	195 00

**HAMILTON FIRE INSURANCE COMPANY.**

No. 155 BROADWAY, NEW YORK.

[Organized and commenced business May 23, 1852.]

D. D. WHITNEY, *President.*D. D. LEEDS, *Secretary.*

Capital stock of the Company paid up, \$150,000.

**I. ASSETS.**

Market value of real estate owned, unincumbered.....	\$15,500 00
Loans on bond and mortgage (first liens).....	19,850 00
Interest due and unpaid on bond and mortgage loans.....	132 00
Interest thereon .....	230 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$390,000 00	\$393,200 00	
Nassau Bank stock.....	5,000 00	5,250 00	
Total par and market values.....	\$395,000 00	\$398,450 00	
Cash in office, \$810.79; in bank, \$17,817.68; total.....			264,450 00
Premiums in due course of collection.....			18,628 88
			9,041 87

Aggregate amount of all actual, available Assets ..... **\$327,832 25****II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due .....	\$3,146 34
Losses unadjusted, including all reported and supposed losses.....	1,258 67
Losses resisted, including interest, costs and expenses .....	2,500 00

Net amount of unpaid losses and claims..... **\$7,600 01**

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$40,036 83
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	10,844 76
Unearned premiums, at 50 per cent, on inland navigation risks....	50 00

Total unearned premiums ..... 50,932 59

Cash dividends to stockholders, unpaid.....	8,076 00
Salaries and other miscellaneous expenses, due and accrued.....	666 66
All other liabilities .....	2,212 88

Total liabilities, except capital and net surplus ..... **\$69,479 09**

Joint-stock capital paid up in cash .....	150,000 00
Surplus beyond all liabilities.....	108,853 16

Aggregate Liabilities, including paid up capital and net surplus, **\$327,832 25**



## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$105,261 67	\$100 00	
Deduct reinsurance, rebate and return premiums ..	8,013 49		
Net cash received for premiums .....	<u>\$97,248 18</u>	<u>\$100 00</u>	\$97,348 18
Interest received on bonds and mortgages .....			1,847 00
Interest and dividends received from all other sources .....			9,700 00
Received for rent .....			728 05
Income from all other sources .....			891 77
Aggregate Income received during the year in cash .....			<u>\$111,515 00</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses ..	\$67,810 08
Deduct salvages and reinsurances .....	244 75
Net amount paid for losses (all fire) .....	\$67,565 33
Dividends paid .....	15,126 75
Commissions and brokerage .....	17,850 11
Salaries and other charges of officers, clerks and other employes ..	9,936 40
State, national and local taxes, etc. ....	1,815 09
All other payments .....	8,060 97
Aggregate Expenditures during the year .....	<u>\$119,928 55</u>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$14,874,747	\$35,420 16	\$12,500 00	\$400 00
Written or renewed in 1884 .....	16,436,846	106,183 54	5,000 00	100 00
Totals .....	<u>\$31,311,593</u>	<u>\$300,313 70</u>	<u>\$17,500 00</u>	<u>\$500 00</u>
Deduct expirations and cancellations ..	16,578,532	99,968 35	12,500 00	400 00
In force December 31, 1884 .....	\$14,737,569	\$100,844 35	\$5,000 00	\$100 00
Deduct amount reinsured .....	460,079	1,670 63		
Net amount in force .....	<u>\$14,277,488</u>	<u>\$99,673 72</u>	<u>\$5,000 00</u>	<u>\$100 00</u>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$11,456,227	\$30,057 67	1-2	\$40,028 83
1883 .....	Two years .....	59,500	629 08	1-4	157 25
1884 .....		45,643	343 83	3-4	237 11
1883 .....	Three years .....	511,447	3,039 49	1-3	506 58
1884 .....		673,073	3,954 47	1-2	1,923 28
1884 .....	Four years .....	1,040,813	5,708 15	5-6	4,765 12
1881 .....		2,750	55 97	1-3	6 99
1883 .....	Five years .....	3,400	33 85	2-3	19 69
1884 .....		10,500	51 45	7-8	71 37
1880 .....	Six years .....	23,780	248 46	1-10	94 84
1881 .....		57,007	576 63	3-10	172 38
1883 .....	Seven years .....	87,129	1,046 69	1-5	533 34
1883 .....		123,334	1,137 94	7-10	796 56
1884 .....	Eight years .....	157,410	1,753 11	9-10	1,577 50
Totals .....		<u>\$14,277,488</u>	<u>\$99,673 72</u>		<u>\$50,873 59</u>

## Answers to General Interrogatories.

Total premiums received since the organization of the Company ..	\$3,228,899 19
Total losses paid since organization .....	1,064,331 65
Total cash dividends declared since the Company commenced business ..	462,250 00
Total amount of the Company's stock owned by the directors at par value ..	32,375 00
Total amount loaned to stockholders and officers .....	1,000 00
Total amount of fire losses incurred during the year .....	62,534 33

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$12,211,111 00	\$25,000 00
Premiums received.....	70,264 00	100 00
Losses paid.....	41,083 00	
Amount of losses incurred.....	41,100 00	
Amount paid the Comptroller for taxes on premiums.....		\$561 26
Amount paid the Comptroller for taxes on dividends to stockholders.....		875 00

## HANOVER FIRE INSURANCE COMPANY.

No. 40 NASSAU STREET, NEW YORK.

[Organised and commenced business April 9, 1852.]

BENJAMIN S. WALCOTT, *President.*I. REMSEN LANE, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$144,250 00
Loans on bond and mortgage upon which more than one year's interest is due.....	13,000 00
Interest due and unpaid on bond and mortgage loans.....	720 00
Interest accrued thereon.....	682 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,525,000 00	\$1,570,926 25
Connecticut State bonds.....	20,000 00	21,300 00
Missouri State bonds.....	27,000 00	28,545 00
Brooklyn (N. Y.) Public Park Loan.....	30,000 00	43,600 00
N. Y. and Harlem R. R. Co. bonds.....	25,000 00	34,125 00
Erie Railway Co. consolidated mort. bonds.....	54,000 00	64,530 00
Union Pacific Railroad bonds.....	50,000 00	57,000 00
Union Pacific Railroad sinking fund bonds.....	25,000 00	32,375 00
Cairo and Fulton Railroad bonds.....	25,000 00	27,127 00
N. Y. Elevated R. R. Co. first mort. bonds.....	20,000 00	24,000 00
Kansas Pacific Railway Co. mortgage bonds.....	20,000 00	46,500 00
Richmond and Allegheny Railroad Co. bonds.....	25,000 00	12,750 00
Flint & Pere Marquette R.R. Co. gold bds. (con.)..	20,000 00	34,350 00
Chicago, Milwaukee and St. Paul Railway Co. (Chi. and Pacific Western Div.) bonds.....	25,000 00	24,125 00
Chicago, Burlington & Quincy R. R. Co. bonds.....	25,000 00	22,525 00
Norfolk and Western R. R. Co. gold bonds.....	5,000 00	4,750 00
Richmond and Danville R. R. Co. gold bonds.....	25,000 00	24,025 50
N. Y., Chi. and St. Louis R'way Co. gold bonds.....	10,000 00	9,250 00
MIL & St. Paul R'way Co. (la. & Minn. Div.) bds..	6,000 00	7,250 00
Miss., Kan. and Texas R'way Co. land grant bds..	5,000 00	5,250 00
St. Louis and Iron Mountain R. R. Co. bonds.....	5,000 00	5,225 00
Reus. & Sara. R. R. Co. con. capital stock.....	10,000 00	14,500 00
Metropolitan National Bank stock.....	7,500 00	1,575 00
American Exchange National Bank stock.....	15,000 00	17,550 00
Central Trust Co. stock.....	10,000 00	20,000 00
Total par and market values.....	\$1,854,500 00	\$2,159,598 75

2,159,598 75

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Hanover National Bank stock.....	\$2,500 00	\$2,500 00	\$1,500 00
Amer. Exchange Nat. Bank stock..	2,000 00	2,510 00	2,400 00
Total amounts.....	\$2,500 00	\$7,010 00	\$2,900 00

8,900 00

Cash in office, \$27,289.99; in bank, \$63,479.10; total..... 90,769 09

Interest due and accrued on stocks and bonds..... 9,186 67

Interest due and accrued on collateral loans .....	\$19 50
Premiums in due course of collection ..	117,936 35
All other assets .....	7,500 00

Aggregate amount of all actual, available Assets ..... \$2,546,512 86

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$72,955 09
Losses unadjusted, including all reported and supposed losses .....	65,380 90
Losses resisted, including interest, costs and expenses .....	28,414 07

Total amount of claims for losses .....	\$166,630 06
Deduct reinsurance thereon .....	471 17

Net amount of unpaid losses and claims ..... \$166,158 89

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$548,583 79
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	373,088 10

Total unearned premiums ..... 919,616 89

All other liabilities, viz.: Commissions and brokerage ..... 1,290 00

Total liabilities, except capital and net surplus .....	\$1,087,065 78
Joint-stock capital paid up in cash .....	1,000,000 00
Surplus beyond all liabilities .....	459,447 08

Aggregate Liabilities, including paid up capital and net surplus, \$2,546,512 86

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,573,089 06
Deduct reinsurance, rebate and return premiums .....	163,570 47

Net cash received for premiums (all fire) .....	\$1,415,498 59
Interest received on bonds and mortgages .....	9,899 25
Interest and dividends received from all other sources .....	95,283 84

Aggregate Income received during the year in cash ..... \$1,520,181 68

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$378,786 88
Deduct salvages and reinsurance .....	17,197 88

Net amount paid for losses (all fire) .....	\$359,639 44
Dividends paid .....	100,000 00
Commissions and brokerage .....	227,574 95
Salaries and other charges of officers, clerks and other employes .....	58,577 86
State, national and local taxes .....	85,067 66
All other payments .....	292,275 20

Aggregate Expenditures during the year in cash ..... \$1,578,115 11

## V. MISCELLANEOUS.

### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$140,379,836 97	\$1,482,562 07
Written or renewed in 1884 .....	144,248,519 00	1,560,681 57
Totals .....	\$284,628,355 97	\$3,043,243 64
Deduct expirations and cancellations .....	194,098,204 24	1,969,728 68
In force December 31, 1884 .....	\$160,530,151 71	\$1,793,464 91
Deduct amount reinsured .....	2,783,299 68	24,823 94
Net amount in force .....	<u>\$157,746,852 03</u>	<u>\$1,768,641 96</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$91,616,537 46	\$1,098,187 58	1-2	\$546,583 79
1884.....		51,700 00	182 85	Whole am't.	182 85
1883.....		178,080 00	957 65	1-4	899 41
1884.....		261,840 00	2,394 47	3-4	1,795 85
1882.....	Two years.....	11,243,053 50	106,813 28	1-6	17,602 80
1883.....		14,589,183 51	122,055 92	1-2	66,027 96
1884.....		18,843,781 90	177,708 88	5-6	148,090 73
1884.....		57,500 00	160 15	Whole am't.	160 15
1881.....	Three years.....	316,140 00	3,364 86	1-3	463 11
1882.....		427,475 00	4,273 02	2-3	1,602 83
1883.....		435,490 00	4,519 58	5-9	2,890 36
1884.....		354,473 00	3,705 06	7-9	3,241 95
1880.....	Four years.....	2,750,603 34	23,968 55	1-10	2,398 86
1881.....		3,902,889 82	40,318 71	2-10	14,794 11
1882.....		4,827,841 34	46,547 34	1-3	22,373 67
1883.....		3,957,959 50	46,777 50	7-10	32,744 25
1884.....	Five years.....	4,892,958 68	61,280 40	9-10	56,098 36
1884.....		100,638 00	2,198 88	Various frac'ns.	1,477 60
Totals.....	Over five years.....	\$157,750,593 08	\$1,768,641 99	.....	\$919,616 89

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$15,480,246 76
Total losses paid since organization.....	8,328,479 13
Total cash dividends declared since the Company commenced business.....	1,409,500 00
Total dividends declared payable in stock since organization.....	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	164,100 00
Total amount of fire losses incurred during the year.....	916,390 23

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposit.
Georgia.....	\$28,343 75
Mississippi.....	27,212 50
North Carolina.....	13,213 54
Virginia.....	58,687 50

*Business in the State of New York during the year.*

Fire risks written.....	\$43,436,144 28
Premiums received.....	268,615 88
Losses paid.....	170,061 00
Amount of losses incurred.....	171,917 01
Amount paid the Comptroller for taxes on premiums.....	2,114 13
Amount paid the Comptroller for taxes on dividends to stockholders.....	2,500 00

## HOME INSURANCE COMPANY.

No. 119 BROADWAY, NEW YORK.

[Organized and commenced business April 13, 1868.]

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.*

Capital stock of the Company paid up, \$3,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$655,183 97
Loans on bond and mortgage (first liens).....	1,005,400 00
Interest accrued thereon.....	38,023 85

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$2,075,000 00	\$2,732,635 00
District of Columbia 8-65.....	100,000 00	112,000 00
Mississippi bonds.....	30,000 00	30,000 00
Central Iowa R. R. Co. bonds.....	50,000 00	52,500 00
Ohio & West Virginia Railway Co. bonds.....	100,000 00	117,000 00
Peoria, Decatur & Evansville Railway Co. bonds.....	100,000 00	95,000 00
Delaware & Hudson Canal Co. bonds.....	100,000 00	116,000 00
New York, Chicago & St. Louis Railway Co. bonds.....	100,000 00	92,500 00
Cleveland, Columbus, Cincinnati & Indianapolis first mortgage bonds.....	100,000 00	112,000 00
Toledo, Ann Arbor & Grand Trunk 1st mort. bonds.....	100,000 00	93,000 00
Rochester & Pittsburgh R. R. consolidated bonds.....	100,000 00	90,000 00
N. Y., L. E. & Western R. R. sinking fund bonds.....	200,000 00	202,000 00
Louisville, New Albany & Chicago R'y Co. bonds.....	100,000 00	92,000 00
Chicago, St. Paul, Minneapolis & Omaha bonds.....	50,000 00	55,500 00
Dunkirk, Warren & Pittsburgh R. R. Co. bonds.....	75,000 00	87,000 00
Albany & Chesapeake bonds.....	50,000 00	55,000 00
Jeffersonville, Madison & Indianapolis bonds.....	20,000 00	22,000 00
East Tennessee, Virginia & Georgia bonds.....	50,000 00	51,225 00
New York City bonds.....	200,000 00	202,000 00
N. Y. Central & Hudson River R. R. Co. stock.....	140,000 00	190,400 00
Fort Wayne & Jackson R. R. Co. preferred stock.....	100,000 00	93,000 00
Missouri Pacific R. R. Co. stock.....	10,000 00	9,050 00
Hanover National Bank of New York stock.....	10,000 00	14,000 00
American Exchange Nat. Bank of New York stock.....	20,000 00	22,700 00
Fourth National Bank of New York stock.....	8,000 00	9,200 00
St. Nicholas National Bank of New York stock.....	12,500 00	15,225 00
Metropolitan National Bank of New York stock.....	22,500 00	5,525 00
Mercantile National Bank of New York stock.....	20,000 00	22,000 00
Merchants' Exchange Nat. Bank of New York stock.....	15,000 00	12,500 00
Chatham National Bank of New York stock.....	4,000 00	6,000 00
National Bank of Commerce of New York stock.....	10,000 00	14,150 00
National Butchers' & Drovers' Bank of N. Y. stock.....	3,750 00	5,625 00
Bank of America of New York stock.....	20,000 00	22,400 00
Manhattan Company of New York stock.....	10,000 00	15,000 00
Total par and market values.....	\$4,085,750 00	\$4,767,085 00

**\$4,767,085 00***Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Union Trust Company.....	\$22,700 00	\$77,180 00	\$30,000 00
Chatham National Bank.....	5,000 00	7,500 00	5,000 00
Pitts'h, Ft. W. & Chic. R. R. bonds.....	1,000 00	1,280 00	1,000 00
Hons. & Tex. Cen. R. R. Co. bonds (W. D.).....	1,000 00	1,080 00	600 00
Fonda, John's'n & G. R. R. bonds.....	57,500 00	62,250 00	45,000 00
Broadway Bank.....	5,000 00	11,000 00	
Brooklyn City R. R. Co.....	8,000 00	17,200 00	
Manhattan Gas-Light Co.....	6,500 00	16,575 00	40,000 00
Forty-second st. & Grand st. Ferry R. R. Co.....	12,500 00	31,250 00	
Western Union Telegraph Co.....	2,000 00	1,080 00	600 00
Chatham National Bank.....	21,000 00	31,500 00	24,000 00
Cleve. Young's'n & P. R. R. Co. bds.....	45,000 00	28,125 00	25,000 00
U. S. Government C. bonds.....	5,000 00	6,143 75	5,000 00
Pittsburgh, Bradford & Buff. bonds.....	3,000 00	2,340 00	1,500 00
Lackawanna & Pitts'h R. R. bonds.....	80,000 00	72,000 00	60,000 00
Parker Creek Coal & Iron Co. bonds.....	15,000 00	7,500 00	
Continental National Bank.....	750 00	825 00	650 00
National German American Bank of St. Paul.....	2,000 00	2,200 00	1,500 00
Chic., Milwaukee & St. Paul pref..	10,000 00	10,250 00	
County Scotland, Mo. bonds.....	2,000 00	2,300 00	10,000 00
N. Y., Chicago & St. Louis bonds.....	1,000 00	920 00	750 00
Chatham National Bank.....	2,500 00	2,750 00	2,750 00
Morris & Essex R. R. Co.....	400 00	456 00	200 00
St. Nicholas Bank.....	3,000 00	3,750 00	3,000 00
Peoria, Decatur & Evansville bonds.....	5,000 00	4,900 00	3,000 00
Knoxville Water-Works bonds.....	6,000 00	6,000 00	4,500 00
Total amounts.....	\$322,850 00	\$411,424 75	\$354,060 00

**354,060 00**

Cash in bank.....	251,786 41
Interest due and accrued on stocks and bonds.....	74,845 00
Interest due and accrued on collateral loans.....	7,814 60

Premiums in due course of collection.....	\$398,598 28
Bills receivable, not matured, taken for premiums.....	57,404 49
<b>Aggregate amount of all actual, available Assets.....</b>	<b>\$7,395,090 55</b>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$67,773 06
Losses unadjusted, including all reported and supposed losses. . .	283,439 75
Losses resisted, including interest, costs and expenses. ....	50,066 83
<b>Total amount of claims for losses.....</b>	<b>\$401,258 64</b>
Deduct reinsurance thereon.....	2,960 00
<b>Net amount of unpaid losses and claims.....</b>	<b>\$398,298 64</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$1,119,779 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,787,786 00
<b>Total unearned premiums .....</b>	<b>2,847,565 00</b>
Taxes and assessments .....	7,500 00
<b>Total liabilities, except capital and net surplus.....</b>	<b>\$3,253,863 64</b>
Joint-stock capital paid up in cash .....	3,000,000 00
Surplus beyond all liabilities .....	1,141,726 91
<b>Aggregate Liabilities, including paid up capital and net surplus, .....</b>	<b>\$7,395,090 55</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,693,475 74
Deduct reinsurance, rebate and return premiums.....	275,316 87
<b>Net cash received for premiums (all fire).....</b>	<b>\$3,358,158 87</b>
Interest received on bonds and mortgages .....	71,219 91
Interest and dividends received from all other sources .....	217,980 07
<b>Aggregate Income received during the year in cash.....</b>	<b>\$3,642,808 85</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$2,068,508 94
Deduct salvages and reinsurances.....	7,741 06
<b>Net amount paid for losses (all fire).....</b>	<b>\$2,050,763 88</b>
Dividends paid .....	300,000 00
Commissions and brokerage .....	664,014 13
Salaries and other charges of officers, clerks and other employes ..	358,826 55
State, national and local taxes .....	65,687 43
All other payments.....	271,938 41
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$3,711,224 89</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$418,340,546	\$4,062,839 00
Written or renewed during the year .....	342,999,679	3,811,487 76
<b>Total.....</b>	<b>\$768,340,225</b>	<b>\$8,504,366 76</b>
Deduct those expired and marked off as terminated .....	279,586,713	3,159,013 76
<b>In force at the end of the year .....</b>	<b>\$488,700,512</b>	<b>\$5,345,354 00</b>
Deduct amount reinsured.....	287,775	3,066 00
<b>Net amount in force .....</b>	<b>\$488,412,737</b>	<b>\$5,341,588 00</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1884.....	One year or less.....	\$308,883,082	\$3,232,587 00	1-2	\$1,112,779 00
1883.....	Two years.....	1,173,888	10,129 00	1-4	2,532 00
1884.....	Three years.....	919,168	7,745 00	3-4	5,809 00
1883.....	Four years.....	43,513,512	414,927 00	1-6	69,185 00
1882.....	Five years.....	53,078,898	537,000 00	1-2	268,500 00
1884.....	Six years.....	51,223,801	512,556 00	5-6	427,130 00
1881.....	Seven years.....	2,480,018	25,408 00	1-8	3,176 00
1883.....	Eight years.....	1,576,011	16,791 00	3-8	5,922 00
1882.....	Nine years.....	1,543,971	16,412 00	5-4	10,258 00
1884.....	Ten years.....	1,192,900	12,731 00	7-8	11,140 00
1883.....	Eleven years.....	14,540,421	176,193 00	1-10	17,619 00
1882.....	Twelve years.....	13,897,496	226,587 00	3-10	67,970 00
1884.....	Thirteen years.....	24,210,520	257,795 00	1-2	123,897 00
1883.....	Fourteen years.....	31,816,136	411,111 00	7-10	287,778 00
1884.....	Fifteen years.....	34,433,875	457,666 00	9-10	411,899 00
<b>Totals.....</b>		<b>\$488,412,787</b>	<b>\$5,341,688 00</b>		<b>\$2,847,565 00</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$22,644,439 00
Total losses paid since organization .....	37,9-3,693 00
Total cash dividends declared since the Company commenced business.....	6,415,000 00
Total dividends declared payable in stock since organization .....	1,000,000 00
Total amount of the Company's stock owned by the directors at par value.....	243,700 00
Total amount loaned to stockholders not officers or directors.....	14,600 00
Total amount loaned to directors .....	137,500 00
Total amount of fire losses incurred during the year.....	2,164,128 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Virginia .....	\$50,000 00	\$24,638 23
Georgia .....	25,000 00	85,946 75
Mississippi.....	25,000 00	80,450 84
North Carolina.....	10,000 00	19,531 30
Oregon.....	50,000 00	19,247 98

*Business in the State of New York during the year.*

Fire risks written.....	\$29,206,545 00
Premiums received.....	600,185 00
Losses paid.....	851,677 00
Amount of losses incurred.....	379,950 00

**HOWARD INSURANCE COMPANY.**

No. 66 WALL STREET, NEW YORK.

[Organized and commenced business March 9, 1835; charter extended and amended and Company reorganized under the general act, October 25, 1864.]

HENRY A. OAKLEY, *President,*

CHARLES A. HULL, *Secretary*

Capital stock of the Company paid up, \$500,000.

**L ASSETS.**

Market value of real estate owned, unincumbered.....	\$150,000 00
Loans on bond and mortgage (first liens).....	5,900 00
Loans on bond and mortgage upon which more than one-year's interest is due.....	100 00
Interest due and unpaid on bond and mortgage loans.....	22-2 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$315,000 00	\$405,400 00	
Delaware and Hudson Canal Co. bonds .....	10,000 00	11,500 00	
Buffalo, Bradford and Pittsburgh R. R. Co. bonds ..	11,000 00	12,200 00	
United N. J. R. R. and Canal Co. bonds .....	4,000 00	4,900 00	
Lake Erie and Western R. R. Co. bonds .....	3,000 00	2,800 00	
Kalamazoo and South Haven R. R. Co. bonds .....	6,000 00	7,080 00	
National Bank of Commerce stock .....	2,800 00	4,080 00	
Metropolitan National Bank stock .....	7,500 00	1,500 00	
American Exchange National Bank stock .....	20,000 00	20,160 00	
Merchants' National Bank stock .....	650 00	845 00	
Bank of the Manhattan Company stock .....	1,500 00	2,250 00	
Phoenix National Bank stock .....	2,800 00	2,940 00	
Manhattan Gas-Light Company stock .....	2,500 00	6,875 00	
New York Gas-Light Company stock .....	5,060 00	7,750 00	
Total par and market values .....	<u>\$397,750 00</u>	<u>\$489,860 00</u>	
Cash in office, \$1,874.34; in bank, \$14,818.23; total .....			\$489,860 00
Interest due and accrued on stocks and bonds .....			16,192 56
Premiums in due course of collection .....			8,041 25
Amount in hands of Insurance Superintendent on account of La Confiance Insurance Company .....			49,098 01
All other assets, viz.: Rents due and accrued, \$416.67; due for commissions on reinsurance, \$2,305.92; miscellaneous, \$3,298.59; total .....			26,844 55
			<u>6,021 18</u>
Aggregate amount of all actual, available Assets .....			<u><u>\$747,280 05</u></u>

## II. LIABILITIES.

Losses adjusted and unpaid, due <del>and</del> to become due .....	\$50,063 40	
Losses unadjusted, including all reported and supposed losses ..		
Losses resisted, including interest, costs and expenses .....	5,260 40	
Total amount of claims for losses .....	<u>\$55,313 80</u>	
Deduct reinsurance thereon .....	15,744 38	
Net amount of unpaid losses and claims .....		\$39,569 42
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less .....	\$91,116 38	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	<u>32,428 45</u>	
Total unearned premiums .....		123,544 81
Cash dividends to stockholders unpaid .....		72 00
Borrowed money, due and to become due .....		48,000 00
All other liabilities, viz.: commissions and brokerage, \$24,273.24; return premiums and reinsurance, \$9,315.47; total .....		<u>38,588 71</u>
Total liabilities, except capital and net surplus .....	<u>\$244,774 84</u>	
Joint-stock capital paid up in cash .....	500,000 00	
Surplus beyond all liabilities .....	<u>2 505 11</u>	
Aggregate Liabilities, including paid up capital and net surplus, ..		<u><u>\$747,280 05</u></u>

## III. INCOME DURING THE YEAR

Gross cash premiums received .....	\$468,860 35	
Deduct reinsurance, rebate and return premiums .....	<u>187,468 58</u>	
Net cash received for premiums (all fire) .....		\$281,391 77
Interest received on bonds and mortgages .....		757 50
Interest and dividends received from all other sources .....		25,978 61
Received for rent .....		8,200 00
Income from all other sources .....		<u>2,839 77</u>
Aggregate Income received during the year in cash .....		<u><u>\$318,667 41</u></u>



## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$372,735 12	
Deduct salvages and reinsurances .....	27,750 07	
Net amount paid for losses (all fire) .....		\$344,985 05
Dividends paid .....		946 50
Commissions and brokerage .....		85,277 87
Salaries and other charges of officers, clerks and other employes ..		81,857 40
State, national and local taxes .....		13,327 20
All other payments .....		51,583 90
Aggregate Expenditures during the year in cash .....		\$477,978 00

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force December 31, 1883 .....	\$41,452,543	\$442,177 90
Written or renewed in 1884 .....	42,807,638	477,860 00
Totals .....	\$84,260,181	\$920,038 90
Deduct expirations and cancellations .....	46,767,815	423,736 00
In force December 31, 1884 .....	\$44,552,355	\$486,322 40
Deduct amount reinsured .....	21,662,605	241,684 00
Net amount in force .....	\$22,889,750	\$244,637 40

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premium unearned.
1884 .....	One year or less .....	\$16,890,779	\$182,239 73	1-3	\$31,116 00
1883 .....		89,094	946 39	1-4	86 00
1884 .....	Two years .....	118,061	1,106 91	2-4	661 00
1882 .....		1,092,109	10,188 22	1-6	1,689 00
1880 .....	Three years .....	1,092,982	11,394 25	1-3	5,663 00
1884 .....		2,021,928	20,368 43	5-6	16,903 00
1881 .....		76,640	839 22	1-8	106 00
1882 .....	Four years .....	57,495	597 81	3-8	222 00
1883 .....		49,613	457 66	5-8	304 00
1884 .....		52,277	352 66	7-8	306 00
1880 .....		222,416	2,633 53	1-10	263 00
1881 .....		209,309	2,476 03	3-10	742 00
1882 .....	Five years .....	268,788	2,863 57	1-2	1,431 00
1883 .....		185,775	2,282 66	7-10	1,597 00
1884 .....		527,443	6,630 60	9-10	5,967 00
Totals .....		\$22,889,750	\$244,637 80		\$127,242 00

*Answers to General Interrogatories.*

Total premiums received since March, 1886 .....	\$2,284,135
Total losses paid since organization .....	5,666,416
Total cash dividends declared since March, 1886 .....	2,170,875
Total amount of the Company's stock owned by the directors at par value .....	64,900
Total amount of fire losses incurred during the year .....	316,456

*Business in the State of New York during the year.*

Fire risks written .....	\$19,378,431
Premiums received .....	107,308
Losses paid .....	67,107
Amount of losses incurred .....	71,442
Amount paid the Comptroller for taxes on premiums .....	782
Amount paid the Comptroller for taxes on capital stock .....	750

## JEFFERSON INSURANCE COMPANY.

No. 111 BROADWAY, NEW YORK.

[Incorporated March 4, 1884; commenced business March 31, 1884; reorganized under the general act and an amended charter, November 1, 1885.]

SAMUEL R. BELCHER, *President*.WILLIAM B. FLOWERY, *Secretary*.

Capital stock of the Company paid up, \$200,010.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$97,050 00
Interest accrued thereon.....	2,424 75

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value
United States bonds.....	\$265,000 00	\$315,981 35
Delaware and Hudson Canal Company stock.....	23,300 00	15,903 25
Chicago, Rock Island and Pacific R. R. Co. stock....	20,000 00	21,000 00
New York, Lackawanna and West. R. R. Co. stock....	20,000 00	16,600 00
New York and Harlem Railroad Company stock....	5,000 00	9,500 00

Total par and market values .....	\$333,300 00	\$378,983 50
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378,983 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Tradesmen's National Bank stock..	\$2,730 00	\$2,730 00	\$2,000 00
Ninth National Bank stock.....	4,500 00	4,880 00	5,000 00
National Park Bank stock.....	1,000 00	1,500 00	
Delaware and Hud. Canal Co. stock	4,000 00	2,730 00	2,230 00
Delaware and Hud. Canal Co. stock	24,300 00	16,584 75	19,000 00
Bank of America stock.....	5,000 00	7,850 00	
Milwaukee and St. Paul R. Com- pany bonds.....	2,000 00	2,380 00	

Total amounts .....	\$43,530 00	\$38,124 75	\$38,200 00
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28,200 00

Cash in office, \$192; in bank, \$483.83; total .....	675 88
Interest due and accrued on stocks and bonds.....	1,950 00
Interest due and accrued on collateral loans .....	438 50
Premiums in due course of collection .....	3,774 28

Aggregate amount of all actual, available Assets.....	\$518,496 86
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## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$2,469 74
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$32,312 66
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Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,543 43
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Total unearned premiums.....	43,856 09
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Rent due and accrued .....	666 67
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All other liabilities, viz.: Commissions and brokerage, \$686.86; return premiums, \$445 92; total .....	1,132 28
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Total liabilities, except capital and net surplus.....	\$48,029 78
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Joint-stock capital paid up in cash .....	200,010 00
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Surplus beyond all liabilities.....	265,457 08
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Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve..	\$300,010 00
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Aggregate Liabilities, including paid up capital and net surplus,	\$518,496 86
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## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$35,230 00	
Deduct reinsurance, rebate and return premiums.....	10,889 88	
Net cash received for premiums (all fire)....		\$75,090 14
Interest received on bonds and mortgages .....		6,021 80
Interest and dividends received from all other sources.....		16,385 66
Aggregate Income received during the year in cash.....		<u>\$97,497 60</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$35,157 88	
Deduct salvages and reinsurances .....	73 00	
Net amount paid for losses (all fire).....		\$25,085 82
Dividends paid .....		20,001 00
Scrip redeemed in cash and interest paid on scrip .....		12,000 00
Commissions and brokerage .....		9,914 61
Salaries and other charges of officers, clerks and other employes...		13,224 90
State, national and local taxes .....		3,168 72
All other payments .....		6,907 43
Aggregate Expenditures during the year in cash.....		<u>\$90,301 08</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$12,739,298 50	\$69,755 02
Written or renewed in 1884.....	14,535,371 78	83,707 16
Totals.....	<u>\$27,275,390 28</u>	<u>\$153,462 18</u>
Deduct expirations and cancellations.....	13,665,742 71	68,605 37
In force December 31, 1884.....	\$13,659,617 55	\$84,856 81
Deduct amount reinsured .....	258,378 12	1,420 62
Net amount in force.....	<u>\$13,301,239 43</u>	<u>\$83,436 19</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$10,776,733 77	\$64,425 32	1-2	\$32,212 66
1883.....	Two years.....	12,550 00	33 01	1-4	8 00
1884.....		24,250 00	260 85	3-4	189 14
1883.....	Three years.....	424,550 00	2,333 09	1-6	388 85
1884.....		632,328 75	3,938 11	1-2	1,969 05
1884.....	Four years.....	845,357 91	6,901 79	5-6	5,751 50
1884.....		5,000 00	63 72	7-8	55 72
1880.....	Five years.....	60,300 00	542 10	1-10	54 21
1881.....		115,375 00	1,222 63	3-10	367 05
1883.....	Seven years.....	94,400 00	931 05	1-2	465 52
1883.....		123,355 00	1,107 58	7-10	775 21
1884.....		163,490 00	1,619 46	9-10	1,457 52
1881.....		4,500 00	67 50	....	67 50
Totals.....		<u>\$13,301,239 43</u>	<u>\$63,426 19</u>	<u>.....</u>	<u>\$43,761 04</u>

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders..	\$300,853 34
Scrip not actually delivered .....	1,263 11
Limit of scrip accumulation before any redemption.....	<u>300,010 00</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,183,155 21
Total losses paid since organization.....	1,851,150 00
Total cash dividends declared since the Company commenced business.....	1,680,392 00
Total amount of the Company's stock owned by the directors at par value.....	27,570 00
Total amount loaned to stockholders, not officers .....	19,000 00
Total amount of fire losses incurred during the year.....	<u>24,785 00</u>

*Business in the State of New York during the year.*

Fire risks written	\$2,886,188 79
Premiums received	41,688 50
Losses paid	10,680 08
Amount of losses incurred	11,239 65
Amount paid the Comptroller for taxes on premiums	340 96
Amount paid the Comptroller for taxes on dividends to stockholders	800 00

## KINGS COUNTY FIRE INSURANCE COMPANY.

No. 87 BROADWAY, BROOKLYN, E. D.

[Organized and commenced business October 18, 1868.]

WILLIAM E. HORWILL, *President.*HENRY POPE, *Secretary.*

Capital stock of the Company paid up, \$150,000.

## I. ASSETS.

Market value of real estate owned, unincumbered	\$105,864 81
Loans on bond and mortgage (first liens)	45,597 00
Interest accrued thereon	599 41

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Metropolitan Gas-Light Co. stock	\$15,900 00	\$37,465 00
Brooklyn Gas-Light Co. stock	16,550 00	21,515 00
Union Ferry Co. (of Brooklyn) stock	30,300 00	44,541 00
Manufacturers' National Bank (Brooklyn) stock	5,010 00	6,512 00
Grand Street and Newtown Railroad stock	4,000 00	4,000 00
New York Central and Hud. River Railroad stock	75,000 00	64,538 75
Delaware and Hudson Canal Co. stock	20,000 00	12,600 00
Total par and market values	\$166,760 00	\$192,236 75

192,236 75

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Manuf. Nat. Bank (Brooklyn) stk	\$1,020 00	\$1,236 00	\$750 00
Total amounts	\$1,020 00	\$1,236 00	\$750 00

750 00

Cash in office, \$1,186.17; in bank, \$33,658.54; total	34,794 71
Interest due and accrued on stocks and bonds	4,042 60
Interest due and accrued on collateral loans	22 50
Premiums in due course of collection	8,506 81
All other assets	800 00

Aggregate amount of all actual, available Assets. \$392,704 09

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$3,121 23
Losses unadjusted, including all reported and supposed losses	1,800 00

Net amount of unpaid losses and claims. \$9,921 23

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$49,223 81
Unearned premiums, pro rata, on fire risks running more than one year	5,812 86

Total unearned premiums. 55,045 17

Salaries and other miscellaneous expenses, due and accrued. 500 00

All other liabilities, viz.: Taxes and assessments, \$750; commissions and brokerage, \$1,701.26; total. 2,451 26

Total liabilities, except capital and net surplus. \$67,917 66

Joint-stock capital paid up in cash .....	\$150,000 00
Surplus beyond all liabilities.....	174,786 43
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$322,704 09</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$118,815 27
Deduct reinsurance, rebate and return premiums .....	7,195 14
<b>Net cash received for premiums (all fire).....</b>	<b>\$111,620 13</b>
Interest received on bonds and mortgages.....	2,821 75
Interest and dividends received from all other sources.....	17,008 03
Income from all other sources.....	4,659 86
<b>Aggregate Income received during the year in cash.....</b>	<b>\$136,104 27</b>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)....	\$45,223 85
Dividends paid.....	30,000 00
Commissions and brokerage.....	21,701 34
Salaries and other charges of officers, clerks and other employes..	14,276 70
State, national and local taxes.....	3,810 52
All other payments.....	7,982 56
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$122,994 97</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$12,883,650	\$108,010 94
Written or renewed in 1884.....	14,723,105	118,815 29
<b>Totals.....</b>	<b>\$27,551,755</b>	<b>\$320,896 23</b>
Deduct expirations and cancellations.....	15,425,758	112,911 63
<b>In force December 31, 1884.....</b>	<b>\$12,125,997</b>	<b>\$107,914 60</b>
Deduct amount reinsured.....	179,981	875 58
<b>Net amount in force.....</b>	<b>\$11,946,016</b>	<b>\$107,039 02</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$10,658,716	\$36,464 63	1-2	\$49,283 31
1884.....	Two years.....	1,300	18 86	3-4	14 90
1883.....	Three years.....	542,000	3,635 05	1-2	1,842 52
1884.....	Four years.....	660,400	3,816 45	5-6	3,180 38
1883.....	Five years.....	42,400	549 66	5-8	351 04
1883.....	.....	19,500	374 62	7-10	262 24
1884.....	.....	30,000	179 75	9-10	151 78
<b>Totals.....</b>		<b>\$11,946,016</b>	<b>\$107,039 02</b>		<b>\$55,045 17</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,900,467 00
Total losses paid since organization.....	890,343 00
Total cash dividends declared since the Company commenced business.....	495,263 00
Total amount of the Company's stock owned by the directors at par value.....	70,800 00
Total amount of fire losses incurred during the year.....	46,645 08

*Business in the State of New York during the year.*

Fire risks written.....	\$4,817,516 00
Premiums received.....	65,230 19
Losses paid.....	12,671 64
Amount of losses incurred.....	10,947 11
Amount paid the Comptroller for taxes on premiums.....	496 94
Amount paid the Comptroller for taxes on dividends to stockholders .....	750 00

## KNICKERBOCKER FIRE INSURANCE COMPANY.

No. 64 WALL STREET, NEW YORK.

[Organized 1787 as the Mutual Assurance Company; name of Company changed to Knickerbocker Fire, in 1846.]

ISAAC D. COLE, Jr., *President*.EDMUND W. ALBRO, *Secretary*.

Capital stock of the Company paid up, \$210,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$125,000 00
Loans on bond and mortgage (first liens).....	82,900 00
Interest accrued thereon.....	829 00

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$189,500 00	\$186,840 00	186,840 00.

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Eagle Fire Co. of N. Y. stock.....	\$2,000 00	\$4,800 00	\$2,750 00	
New York County Bank stock.....	1,000 00	1,400 00	1,000 00	
Continental Ins. Co. stock.....	500 00	1,180 00	650 00	
Total amounts.....	\$3,500 00	\$7,380 00	\$4,400 00	4,400 00
Cash in office, \$877.58; in bank, \$14,419.16; total.....				15,296 74
Interest due and accrued on collateral loans.....				152 18
Premiums in due course of collection.....				9,171 60
All other assets.....				783 88

Aggregate amount of all actual, available Assets..... \$374,872 80

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,763 12
Losses unadjusted, including all reported and supposed losses.....	5,423 08
Net amount of unpaid losses and claims.....	\$7,224 15
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$46,507 88
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,681 26
Total unearned premiums.....	58,189 86
Salaries and other miscellaneous expenses, due and accrued.....	800 00
All other liabilities.....	1,461 45
Total liabilities, except capital and net surplus.....	\$67,125 46
Joint-stock capital paid up in cash.....	210,000 00
Surplus beyond all liabilities.....	97,747 84

Aggregate Liabilities, including paid up capital and net surplus, \$374,872 80

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$122,691 76
Deduct reinsurance, rebate and return premiums.....	10,853 65
Net cash received for premiums (all fire).....	\$111,839 21
Interest received on bonds and mortgages.....	2,230 66
Interest and dividends received from all other sources.....	5,786 84
Received for rent.....	4,911 65
Aggregate Income received during the year in cash.....	<u>\$124,768 86</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$40,911 72
Deduct salvages and reinsurances .....	387 68

Net amount paid for losses (all fire).....	\$40,524 04
Dividends paid .....	12,600 00
Commissions and brokerage .....	14,907 38
Salaries and other charges of officers, clerks and other employes ..	13,301 89
State, national and local taxes.....	3,250 29
All other payments.....	4,361 10

Aggregate Expenditures during the year in cash ..... \$88,944 70

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$12,135,894	\$64,839 74
Written or renewed in 1884 .....	12,270,276	123,453 04
Totals .....	\$24,406,140	\$190,292 78
Deduct expirations and cancellations.....	15,602,912	78,455 51
In force December 31, 1884.....	\$15,803,228	\$111,837 27
Deduct amount reinsured.....	390,547	1,637 33
Net amount in force.....	<u>\$15,412,681</u>	<u>\$110,199 94</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,559,184	\$23,015 75	1-2	\$46,507 08
1883.....		2,500	85 43	1-4	8 91
1884.....	Two years.....	5,192	19 50	3-4	14 63
1882.....		350,597	1,944 25	1-6	325 06
1883.....	Three years.....	118,353	2,876 03	1-3	1,438 01
1884.....		1,196,493	7,160 56	5-6	5,967 14
1884.....	Four years.....	1,833	16 86	7-8	14 76
1880.....		51,730	470 22	1-10	47 02
1881.....		13,637	103 50	3-10	31 05
1883.....	Five years.....	53,210	456 85	1-2	213 43
1883.....		81,270	687 99	7-10	481 59
1884.....		457,203	3,433 64	9-10	3,089 38
Totals .....		<u>\$15,422,681</u>	<u>\$110,189 91</u>		<u>\$58,139 86</u>

*Answers to General Interrogatories.*

Total premiums received since 1846.....	\$2,558,436 64
Total losses paid since 1846.....	987,060 30
Total cash dividends declared since the Company commenced business.....	1,341,300 00
Total amount of the Company's stock owned by the directors at par value .....	30,360 00
Total amount loaned to stockholders and officers .....	3,400 00
Total amount of fire losses incurred during the year.....	<u>44,539 43</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$12,385,681 95
Premiums received .....	64,450 71
Losses paid .....	13,635 87
Amount of losses incurred .....	21,352 19
Amount paid the Comptroller for taxes on premiums .....	469 63
Amount paid the Comptroller for taxes on capital stock .....	<u>315 00</u>

## LA FAYETTE FIRE INSURANCE COMPANY.

No. 20 COURT STREET, BROOKLYN.

[Organized December 22, 1856; commenced business December 24, 1856.]

HUBERT GIROUX, *President*.GEORGE W. HUNT, *Secretary*.

Capital stock of the Company paid up, \$150,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$78,500 00
Interest accrued thereon.....	892 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$110,000 00	\$133,550 00	
Farragut Fire Ins. Co., N. Y. City stock.....	5,000 00	5,750 00	
Republic Fire Ins. Co., N. Y. City stock.....	1,250 00	1,250 00	
N. Y. Central & H. R. R. Co. stock.....	25,000 00	22,000 00	
Total par and market values .....	\$141,250 00	\$162,550 00	162,550 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Bowery National Bank .....	\$1,000 00	\$1,610 00	\$2,100 00	
Wells, Fargo Express Co.....	100 00	129 00		
Knickerbocker Ice Co.....	1,000 00	1,000 00		
People's Fire Ins. Co.....	1,000 00	1,065 00		
German American Ins. Co.....	1,000 00	2,150 00	1,000 00	
Union Ferry Co .....	900 00	1,305 00	1,300 00	
Mechanics' & Traders' Nat. Bank..	1,000 00	1,000 00	500 00	
Commercial Bank of Brooklyn.....	300 00	375 00	500 00	
Fireman's Trust Ins. Co .....	300 00	180 00		
Commercial Bank of Brooklyn.....	1,800 00	2,250 00	1,700 00	
Williamsburgh City Ins. Co.....	500 00	1,060 00	700 00	
Phoenix Ins. Co.....	700 00	945 00	600 00	
Total amounts.....	\$9,600 00	\$13,119 00	\$2,300 00	9,300 00
Cash in office, \$2,783.72; in bank, \$5,150.27; total.....				7,832 99
Interest due and accrued on collateral loans.....				61 50
Premiums in due course of collection.....				14,282 54

Aggregate amount of all actual, available Assets ..... \$272,969 53

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$17,712 87
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$35,457 34
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	2,435 36
Total unearned premiums .....	68,893 30
Rent due and accrued .....	807 64
All other liabilities, commissions and brokerage .....	8,025 03
Total liabilities, except capital and net surplus.....	\$90,498 58
Joint-stock capital paid up in cash.....	150,000 00
Surplus beyond all liabilities.....	82,581 00
Aggregate Liabilities, including paid up capital and net surplus, .....	<u>\$272,969 53</u>



## III. INCOME DURING THE YEAR

Gross premiums received .....	\$141,783 89	
Deduct reinsurance, rebate and return premiums.....	7,599 68	
Net cash received for premiums (all fire).....		\$184,183 21
Interest received on bonds and mortgages .....		4,894 75
Interest and dividends received from all other sources.....		6,464 73
Received for rent .....		873 45
Income from all other sources.....		96 98
Aggregate Income received during the year in cash.....		<u>\$148,018 11</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$97,379 84	
Deduct salvages and reinsurances .....	96 98	
Net amount paid for losses (all fire).....		\$97,282 86
Dividends paid .....		15,000 00
Commissions and brokerage .....		27,041 45
Salaries and other charges of officers, clerks and other employes ..		11,583 70
State, national and local taxes .....		1,449 38
All other payments .....		11,241 40
Aggregate Expenditures during the year in cash .....		<u>\$168,597 79</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$11,634,714 04	\$118,174 14
Written or renewed in 1884.....	12,723,765 43	146,954 71
Totals.....	\$25,358,479 46	\$265,128 85
Deduct expirations and cancellations .....	12,308,278 87	129,012 63
In force December 31, 1884.....	\$12,055,201 09	\$126,116 22
Deduct amount reinsured .....	142,179 09	1,051 02
Net amount in force.....	<u>\$11,912,022 00</u>	<u>\$125,065 20</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$11,540,215 48	\$120,914 69	1-2	\$65,457 34
1883.....	Two years.....	3,700 00	54 85	1-4	13 71
1884.....	Two years.....	15,000 00	206 37	3-4	154 77
1882.....	Three years.....	11,000 00	66 00	1-6	11 00
1883.....	Three years.....	128,873 12	1,419 01	1-2	709 59
1884.....	Three years.....	249,255 99	2,342 23	5-6	1,952 66
1882.....	Four years.....	2,000 00	16 85	3-8	6 31
1880.....	Four years.....	4,500 00	55 00	1-10	5 50
1881.....	Five years.....	15,500 00	206 25	2-10	61 87
1883.....	Five years.....	37,250 00	454 60	1-3	237 20
1882.....	Five years.....	18,097 50	240 47	7-10	168 38
1884.....	Five years.....	19,800 00	128 90	9-10	125 01
Totals.....		<u>\$12,055,201 09</u>	<u>\$126,116 22</u>		<u>\$65,693 20</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,850,450 87
Total losses paid since organization.....	1,644,477 99
Total cash dividends declared since the Company commenced business .....	260,000 00
Total amount of the Company's stock owned by the directors at par value.....	24,500 00
Total amount loaned to stockholders and officers .....	600 00
Total amount of fire losses incurred during the year.....	<u>92,117 65</u>

*Business in the State of New York during the year*

Fire risks written.....	\$7,044,293 29
Premiums received.....	69,239 43
Losses paid.....	33,339 78
Amount of losses incurred.....	42,799 74
Amount paid the Comptroller for taxes on premiums.....	479 45
Amount paid the Comptroller for taxes on dividends to stockholders .....	<u>375 00</u>

## LONG ISLAND INSURANCE COMPANY.

No. 208 MONTAGUE STREET, BROOKLYN.

[Incorporated April 26, 1883; commenced business November, 1883; reorganized under the general act April 27, 1883.]

JONATHAN OGDEN, *President.*

HENRY BLATCHFORD, *Secretary.*

Capital stock of the Company paid up, \$800,000

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$282,400 00
Interest due and unpaid on bond and mortgage loans .....	462 50
Interest accrued thereon.....	2,144 98

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$110,000 00	\$124,200 00	
Queen's county bonds.....	2,000 00	2,120 00	
New York Central Railroad bonds.....	58,000 00	52,860 00	
New Utrecht School bonds.....	18,000 00	18,435 56	
Total par and market values.....	<u>\$188,000 00</u>	<u>\$205,715 56</u>	205,715 56
Cash in office, \$2,089.27; in bank, \$26,742.08; total.....			28,831 30
Premiums in due course of collection .....			11,606 18
Aggregate amount of all actual, available Assets.....			<u>\$481,160 52</u>

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,555 00
Losses unadjusted, including all reported and supposed losses.....	18,804 68
Net amount of unpaid losses and claims.....	\$25,359 68
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$55,664 21
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	22,872 28
Total unearned premiums .....	79,537 49
Rent due and accrued .....	487 50
Commissions and brokerage .....	2,821 00
Total liabilities, except capital and net surplus.....	\$107,655 67
Joint-stock capital paid up in cash .....	800,000 00
Surplus beyond all liabilities.....	73,504 85
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve..	\$58,856 00
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$481,160 52</u>

### III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$205,001 61
Deduct reinsurance, rebate and return premiums .....	18,178 85
Net cash received for premiums (all fire).....	\$186,822 76
Interest received on bonds and mortgages.....	12,063 49
Interest and dividends received from all other sources.....	9,842 65
Income from all other sources .....	2,289 68
Aggregate Income received during the year in cash .....	<u>\$211,023 58</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$124,863 40
Deduct salvages and reinsurances .....	3,663 23
Net amount paid for losses (all fire).....	\$121,199 18
Dividends paid .....	30,000 00
Commissions and brokerage .....	44,687 96
Salaries and other charges of officers, clerks and other employes...	16,629 32
State, national and local taxes .....	5,780 02
All other payments .....	15,493 58
Aggregate Expenditures during the year in cash.....	<u>\$233,790 06</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1881.....	\$35,210,875	\$181,218 26
Written or renewed in 1883.....	86,594,465	201,777 70
Totals.....	\$121,805,040	\$382,996 96
Deduct expirations and cancellations.....	39,281,174	222,463 58
In force December 31, 1883.....	\$33,623,865	\$160,533 43
Deduct amount reinsured.....	1,054,250	5,335 71
Net amount in force.....	<u>\$32,569,616</u>	<u>\$155,196 72</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$32,570,000	\$111,328 48	1-2	\$55,664 21
1883.....	Two years.....	2,500	41 05	1-4	10 41
1884.....		8,350	83 12	3-4	63 34
1883.....	Three years.....	1,843,375	10,273 50	1-6	1,713 25
1884.....		2,565,928	12,836 11	1-2	6,418 05
1884.....	Four years.....	4,045,846	8,795 06	5-6	7,305 55
1883.....		2,000	27 98	3-8	10 50
1880.....	Five years.....	5,000	45 00	1-10	4 50
1881.....		212,250	987 07	3-10	290 28
1882.....		201,512	1,893 04	1-2	944 02
1883.....		603,440	4,646 58	7-10	2,263 55
1884.....		503,455	4,293 08	9-10	3,262 83
Totals.....		<u>\$32,569,616</u>	<u>\$155,196 72</u>	.....	<u>\$79,537 49</u>

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	<u>\$55,556 00</u>
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*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,299,755 34
Total losses paid since organization.....	1,404,365 99
Total cash dividends declared since the Company commenced business.....	1,434,308 15
Total amount of the Company's stock owned by the directors at par value.....	69,650 00
Total amount of fire losses incurred during the year.....	<u>121,199 18</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$22,557,929 00
Premiums received .....	127,625 74
Losses paid .....	77,423 38
Amount of losses incurred .....	69,151 39
Amount paid the Comptroller for taxes on premiums.....	853 07
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>750 00</u>

# MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

[Organized and commenced business November 19, 1870.]

EDWARD V. LOWE, *President.*

J. JAY. NESTELL, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$57,000 00
Interest accrued thereon.....	710 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$22,200 00	\$113,406 00
District Columbia bonds.....	71,550 00	82,283 50
New York and Erie Railroad bonds.....	10,000 00	12,250 00
New York, West Shore and Buffalo R. R. bonds....	20,000 00	7,700 00
Chicago, Rock Island and Pacific Railroad stock...	50,000 00	52,500 00
New York Central and Hudson River R. R. stock...	30,000 00	25,387 50
Chicago and Northwestern Railroad stock.....	10,000 00	8,412 50
Illinois Central Railroad stock.....	10,000 00	11,850 00
Illinois Central leased line stock.....	1,700 00	1,445 00
Delaware and Hudson Canal Co. stock.....	11,600 00	7,988 00
Chicago, Burlington and Quincy Railroad stock....	2,400 00	2,768 00
Total par and market values.....	\$209,450 00	\$336,384 50

336,384 50

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Chl. Rock Isl'd & Pac. R. R. stock,.....	\$20,000 00	\$21,000 00	\$13,000 00
Eleventh Ward Bank stock.....	2,750 00	3,300 00	2,500 00
Eagle Fire Co. stock.....	800 00	1,944 00	1,500 00
Chl. M.B. and St. Paul R. R. stock.....	10,000 00	7,100 00	2,500 00
People's Fire Ins. Co. stock.....	2,000 00	2,200 00	1,700 00
Total amounts.....	\$25,550 00	\$35,544 00	\$22,200 00

22,200 00

Cash in office, \$1,482.10; in bank, \$6,104.68; total.....	7,586 78
Interest due and accrued on stocks and bonds.....	1,500 00
Interest due and accrued on collateral loans.....	258 90
Premiums in due course of collection.....	21,191 84
All other assets.....	781 97

Aggregate amount of all actual, available Assets ..... \$487,468 49

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,616 89
Losses unadjusted, including all reported and supposed losses.....	11,302 00
Losses resisted, including interest, costs and expenses.....	2,375 00
Total amount of claims for losses.....	\$15,293 89
Deduct reinsurance thereon.....	838 00

Net amount of unpaid losses and claims ..... \$14,455 89

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$34,237 28
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	22,888 28

Total unearned premiums.....	108,125 58
Cash dividends to stockholders, unpaid.....	1,020 00

Rent, due and accrued .....	\$1,000 00
All other liabilities .....	5,278 61
Total liabilities, except capital and net surplus .....	\$130,885 08
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities .....	197,078 41
Aggregate Liabilities, including paid up capital and net surplus .....	\$487,463 49

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$229,527 07
Deduct reinsurance, rebate and return premiums .....	18,707 79
Net cash received for premiums (all fire) .....	\$210,819 28
Interest received on bonds and mortgages .....	1,382 00
Interest and dividends received from all other sources .....	22,251 23
Received for rent .....	1,250 00
Income from all other sources .....	8,298 71
Aggregate Income received during the year in cash .....	\$244,001 22

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$105,497 29
Deduct salvages and reinsurances .....	982 08
Net amount paid for losses (all fire) .....	\$104,495 26
Dividends paid .....	15,064 00
Commissions and brokerage .....	44,647 09
Salaries and other charges of officers, clerks and other employes .....	19,492 18
State, national and local taxes .....	4,805 31
All other payments .....	12,956 86
Aggregate Expenditures during the year in cash .....	\$300,960 72

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$24,584,182	\$141,539 93
Written or renewed in 1884 .....	35,978,250	224,871 80
Totals .....	\$60,562,432	\$376,411 22
Deduct expirations and cancellations .....	25,189,483	162,869 11
In force December 31, 1884 .....	\$35,362,999	\$213,549 12
Deduct amount reinsured .....	1,689,508	8,945 62
Net amount in force .....	\$33,673,491	\$204,603 50

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$23,978,596	\$168,474 64	1-2	\$84,237 22
1883 .....	One year or less .....	18,000	48 00	1-4	12 00
1884 .....	Two years .....	35,250	288 40	3-4	178 80
1883 .....	Two years .....	1,433,920	5,559 64	1-6	925 44
1883 .....	Three years .....	1,609,331	8,091 64	1-2	4,045 98
1884 .....	Three years .....	2,094,104	18,586 95	5-6	15,447 45
1881 .....	Four years .....	8,000	83 00	1-8	10 37
1882 .....	Four years .....	7,300	58 00	2-8	21 75
1883 .....	Four years .....	20,300	385 50	5-8	240 95
1884 .....	Four years .....	15,050	151 00	7-8	122 13
1880 .....	Five years .....	10,000	60 00	1-10	6 00
1881 .....	Five years .....	47,000	333 80	3-10	100 14
1882 .....	Five years .....	60,280	414 26	1-2	207 18
1883 .....	Five years .....	14,048	188 88	7-10	97 16
1884 .....	Five years .....	204,643	2,786 74	9-10	2,493 07
Totals .....		\$30,674,496	\$205,808 50		\$108,125 58

*Answers to General Interrogatories*

Total premiums received since the organization of the Company .....	\$1,576,980 39
Total losses paid since organization .....	541,554 75
Total cash dividends declared since the Company commenced business .....	254,000 00
Total amount of the Company's stock owned by the directors at par value .....	78,500 00
Total amount loaned to stockholders and officers .....	70,500 00
Total amount of fire losses incurred during the year .....	108,608 30

*Business in the State of New York during the year.*

Fire risks written .....	\$36,262,027 00
Premiums received .....	111,537 76
Losses paid .....	54,634 48
Amount of losses incurred .....	54,629 08
Amount paid the Comptroller for taxes on premiums .....	780 08
Amount paid the Comptroller for taxes on dividends to stockholders .....	800 00

## MECHANICS' FIRE INSURANCE COMPANY.

No. 217 MONTAGUE STREET, BROOKLYN.

[Organized and commenced business May 7, 1887.]

JOHN K. OAKLEY, *President.*WALTER NICHOLS, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$189,900 00
Interest due and unpaid on bond and mortgage loans .....	105 00
Interest accrued thereon .....	1,608 67

*- Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$197,000 00	\$337,878 75	
People's Gas-Light Co., Brooklyn, stock .....	5,000 00	4,250 00	
Salisbury R. R., Pennsylvania, bonds .....	500 00	500 00	
Total par and market values .....	\$202,500 00	\$342,628 75	242,628 75

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Mechanics' Bank, Brooklyn, stock ..	\$4,150 00	\$8,300 00	\$2,000 00	
Mechanics' Bank, Brooklyn, stock ..	2,300 00	4,600 00	1,700 00	
Montank Fire Ins. Co. stock .....	1,000 00	1,100 00	800 00	
Total amounts .....	\$7,450 00	\$14,000 00	\$4,500 00	4,500 00
Cash in office, \$1,698.70; in bank, \$28,248.22; total .....				24,936 92
Interest due and accrued on collateral loans .....				29 84
Premiums in due course of collection .....				19,885 85

Aggregate amount of all actual, available Assets..... \$483,545 08

## II. LIABILITIES.

Total amount of claims for losses .....	\$35,346 00
Deduct reinsurance thereon .....	1,211 98

Net amount of unpaid losses and claims..... \$24,134 07

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$36,293 04	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	38,246 81	
Total unearned premiums .....		\$181,528 85
Commissions and brokerage .....		2,000 00
Total liabilities, except capital and net surplus .....		\$157,662 92
Joint-stock capital paid up in cash .....		250,000 00
Surplus beyond all liabilities.....		25,862 11
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$483,545 03</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$381,780 35	
Deduct reinsurance, rebate and return premiums.....	56,155 65	
Net cash received for premiums (all fire).....		\$225,604 70
Interest received on bonds and mortgages .....		9,200 91
Interest and dividends received from all other sources.....		8,259 43
Aggregate Income received during the year in cash .....		<u>\$243,065 04</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$148,640 53	
Deduct salvages and reinsurance.....	6,337 80	
Net amount paid for losses (all fire)....		\$142,302 73
Dividends paid .....		25,000 00
Commissions and brokerage .....		45,817 96
Salaries and other charges of officers, clerks and other employes ..		26,891 13
State, national and local taxes .....		5,949 36
All other payments.....		23,301 69
Aggregate Expenditures during the year in cash.....		<u>\$269,262 87</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$28,046,327 00	\$197,167 02
Written or renewed in 1884.....	33,246,444 64	235,313 85
Totals .....	\$61,292,771 64	\$432,480 87
Deduct expirations and cancellations.....	30,013,227 45	222,063 09
In force December 31, 1884.....	\$31,279,544 18	\$359,418 78
Deduct amount reinsured .....	930,719 25	6,666 47
Net amount in force.....	<u>\$30,348,824 93</u>	<u>\$352,752 31</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$23,573,570 38	\$192,564 08	1-2	\$36,293 04
1883.....		88,675 00	712 10	1-4	178 02
1884.....	Two years.....	84,880 00	676 30	3-4	507 23
1883.....		1,246,759 18	11,196 43	1-6	1,866 06
1883.....	Three years.....	2,021,063 45	17,460 81	1-3	8,730 41
1884.....		2,680,435 08	22,625 54	5-6	18,854 02
1881.....		5,000 00	124 34	1-8	15 54
1883.....	Four years.....	3,400 00	30 50	3-8	11 43
1883.....		6,700 00	161 50	5-8	100 94
1884.....		8,680 00	64 08	7-8	56 07
1881.....		58,999 99	627 48	3-10	188 34
1883.....	Five years.....	126,487 00	1,293 78	1-2	646 88
1883.....		306,856 00	3,357 28	7-10	2,350 08
1884.....		180,775 00	1,793 78	9-10	1,714 46
1881.....	Six years.....	1,000 00	31 81	.....	10 00
1883.....		1,625 00	32 50	.....	16 26
Totals.....		<u>\$30,348,824 93</u>	<u>\$252,752 31</u>		<u>\$121,586 85</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2, 879, 409 25
Total losses paid since organization.....	1, 330, 012 53
Total cash dividends declared since the Company commenced business.....	503, 000 00
Total amount of the Company's stock owned by the directors at par value.....	83, 650 00
Total amount loaned to stockholders and officers.....	2, 000 00
Total amount of fire losses incurred during the year.....	141, 970 15
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.: Deposited in Georgia.....	25, 000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$16, 096, 799 00
Premiums received.....	83, 187 83
Losses paid.....	43, 969 87
Amount of losses incurred.....	51, 015 44
Amount paid the Comptroller for taxes on premiums.....	606 11
Amount paid the Comptroller for taxes on dividends to stockholders.....	625 00

**MERCANTILE FIRE INSURANCE COMPANY.**

No. 166 BROADWAY, NEW YORK.

[Organized and commenced business January 15, 1854.]

WILLIAM A. ANDERSON, *President.*C. W. PARMELEE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

**I. ASSETS.**

Loans on bond and mortgage (first liens).....	\$22, 500 00
Interest accrued thereon.....	208 74

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$174, 000 00	\$307, 950 00	207, 950 00
Cash in office, \$374.97; in bank, \$3,760.45; total.....			4, 635 42
Interest due and accrued on stocks and bonds.....			1, 270 00
Premiums in due course of collection.....			2, 818 45

Aggregate amount of all actual, available Assets .. .. . \$339, 877 61

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due .. .. .	\$125 97
Losses unadjusted, including all reported and supposed losses .. .. .	910 00

Net amount of unpaid losses and claims..... \$1, 086 97

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .. .. .	\$17, 238 78
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .. .. .	4, 556 17

Total unearned premiums.....	21, 838 95
Salaries and other miscellaneous expenses, due and accrued.....	575 00
All other liabilities.....	580 50

Total liabilities, except capital and net surplus.....	\$23, 981 43
Joint-stock capital paid up in cash.....	200, 000 00
Surplus beyond all liabilities.....	15, 896 19

Aggregate Liabilities, including paid up capital and net surplus, \$339, 877 61



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$45,155 71
Deduct reinsurance, rebate and return premiums.....	4,585 59
Net cash received for premiums (all fire).....	\$40,570 12
Interest received on bonds and mortgages.....	1,773 34
Interest and dividends received from all other sources.....	7,089 11
Income from all other sources.....	986 58
Aggregate Income received during the year in cash.....	\$50,369 15

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$25,900 50
Deduct salvages and reinsurances.....	907 89
Net amount paid for losses (all fire).....	\$25,292 61
Dividends paid.....	6,000 00
Commissions and brokerage.....	5,465 67
Salaries and other charges of officers, clerks and other employes...	11,810 00
State, national and local taxes.....	1,013 17
All other payments.....	4,570 55
Aggregate Expenditures during the year in cash.....	\$53,732 00

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$3,087,683 73	\$45,591 56
Written or renewed in 1884.....	6,195,706 22	44,948 60
Totals.....	\$12,214,589 95	\$90,540 16
Deduct expirations and cancellations.....	6,561,487 94	45,719 95
In force December 31, 1884.....	\$5,653,113 01	\$44,820 21
Deduct amount reinsured.....	272,649 77	1,971 63
Net amount in force.....	\$5,379,463 24	\$42,848 58

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$4,465,963 27	\$34,565 56	1-2	\$17,282 78
1884.....	Two years.....	7,800 00	44 55	3-4	33 41
1884.....	Three years.....	236,158 74	1,844 08	1-6	307 44
1883.....	Three years.....	231,942 83	1,719 96	1-2	859 98
1884.....	Three years.....	340,737 07	2,405 78	5-6	2,004 77
1883.....	Four years.....	2,500 00	20 00	2-8	7 50
1883.....	Four years.....	1,125 00	11 25	5-8	7 08
1880.....	Four years.....	33,100 00	501 12	1-10	50 11
1881.....	Five years.....	22,126 23	190 72	3-10	57 21
1882.....	Five years.....	14,500 00	196 68	1-2	99 44
1883.....	Five years.....	13,750 00	146 25	7-10	108 37
1884.....	Five years.....	2,500 00	22 50	9-10	20 25
Other than above written for more than one year and in advance.....		18,950 00	1,179 44		1,007 66
Totals.....		\$5,379,463 24	\$42,848 58		\$31,536 95

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,030,860 34
Total losses paid since organization.....	985,759 73
Total cash dividends declared since the Company commenced business.....	524,000 00
Total amount of the Company's stock owned by the directors at par value.....	53,050 00
Total amount loaned to stockholders and officers.....	2,000 00
Total amount of fire losses incurred during the year.....	24,479 15

## Business in the State of New York during the year.

Fire risks written.....	\$4,372,930 46
Premiums received.....	26,067 82
Losses paid.....	12,318 82
Amount of losses incurred.....	11,470 73
Amount paid the Comptroller for taxes on premiums.....	215 22
Amount paid the Comptroller for taxes on capital stock and on dividends to stockholders.....	192 84

# MERCHANTS' INSURANCE COMPANY.

No. 151 BROADWAY, NEW YORK.

[Organized and commenced business April 23, 1880.]

JOHN H. MORRIS, *President*.

JOHN L. DOUGLASS, *Secretary*.

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$27,100 00
Loans on bond and mortgage (first liens).....	77,000 00
Loans on bond and mortgage upon which more than one year's interest is due .....	1,785 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$181,250 00	
North River Bank stock.....	9,000 00	10,500 00	
Merchants' Exchange Bank stock.....	5,000 00	4,500 00	
New Jersey Central Railroad stock.....	10,000 00	8,950 00	
New York Central Railroad stock.....	10,000 00	8,550 00	
Rensselaer and Saratoga Railroad stock.....	1,000 00	1,480 00	
Western Telegraph stock.....	20,000 00	10,500 00	
New York City bonds.....	27,500 00	27,500 00	
Total par and market values.....	\$222,500 00	\$348,970 00	248,970 00

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Home Insurance Company stock ..	\$800 00	\$988 00	\$400 00	
Am. Mer. Union Ex. Co. stock.....	2,500 00	2,250 00	.....	
Home Insurance Company stock ...	1,040 00	1,123 50	2,500 00	
Williamsburgh City Ins. Co. stock.	2,000 00	4,380 00	2,900 00	
Williamsburgh City Ins. Co. stock.	500 00	1,080 00	500 00	
Exchange Insurance Co. stock.....	2,000 00	2,850 00	2,250 00	
Total amounts.....	\$9,880 00	\$12,611 50	\$7,850 00	7,850 00
Cash in office, \$3,973.88; in bank, \$11,169.83; total .....				15,143 70
Interest due and accrued on stocks and bonds.....				56 25
Interest due and accrued on collateral loans.....				165 63
Premiums in due course of collection .....				8,628 29

Aggregate amount of all actual, available Assets..... \$386,698 87

### *Items not admitted as Available Assets.*

Premiums over three months due..... \$369 23

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$9,875 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$52,907 27
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	15,396 85
Total unearned premiums .....	68,304 12
All other liabilities .....	2,180 15
Total liabilities, except capital and net surplus .....	\$80,359 27
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities.....	106,339 60

Aggregate Liabilities, including paid up capital and net surplus, \$386,698 87

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$137,198 76	
Deduct reinsurance, rebate and return premiums.....	13,739 38	
Net cash received for premiums (all fire) .....		\$123,459 38
Interest received on bonds and mortgages.....		6,775 5
Interest and dividends received from all other sources .....		5,715 4
Received for rent .....		1,868 0
Income from all other sources.....		6,075 0
Aggregate Income received during the year in cash.....		\$143,893 37

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$71,949 18	
Deduct salvages and reinsurances.....	928 63	
Net amount paid for losses (all fire) .....		\$71,020 53
Dividends paid .....		10,000 00
Commissions and brokerage.....		27,593 27
Salaries and other charges of officers, clerks and other employes...		21,385 30
State, national and local taxes.....		1,839 53
All other payments.....		11,831 89
Aggregate Expenditures during the year in cash.....		\$143,660 53

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$19,994,534	\$123,437 23
Written or renewed in 1884 .....	19,617,963	126,394 06
Totals.....	\$39,612,497	\$249,831 29
Deduct expirations and cancellations.....	20,180,067	129,494 11
In force December 31, 1884 .....	\$19,332,405	\$134,237 89
Deduct amount reinsured.....	45,760	188 94
Net amount in force.....	\$19,286,655	\$134,048 95

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$14,999,640	\$105,814 53	1-2	\$53,907 27
1883.....		40,760	175 71	1-4	43 98
1884.....	Two years.....	16,360	71 35	3-4	53 44
1883.....		1,304,475	7,658 86	1-6	1,276 47
1883.....	Three years.....	1,313,170	7,909 94	1-3	2,364 47
1884.....		1,485,808	10,337 95	5-6	8,631 63
1880.....		66,000	495 00	1-10	49 50
1883.....		53,000	293 30	1-2	146 43
1883.....	Five years.....	53,495	415 63	7-10	290 94
1884.....		100,317	1,166 13	9-10	1,049 55
Totals.....		\$19,332,405	\$134,237 89		\$63,304 11

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$4,415,206 53
Total losses paid since organization.....	1,925,154 12
Total cash dividends declared since the Company commenced business.....	1,092,000 00
Total amount of the Company's stock owned by the directors at par value.....	25,100 00
Total amount of fire losses incurred during the year.....	74,940 57

*Business in the State of New York during the year.*

Fire risks written.....	\$11,778,244 0
Premiums received.....	70,636 34
Losses paid .....	27,724 07
Amount of losses incurred.....	33,409 07

# MONTAUK FIRE INSURANCE COMPANY.

No. 24 COURT STREET, BROOKLYN.

[Organized May 19, 1857; commenced business May 23, 1857.]

DANIEL F. FERNALD, *President*.

GEORGE F. MALBY, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$16,800 00
Interest due and unpaid on bond and mortgage loans.....	75 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$143,000 00	\$173,898 75
Naaman Gas-Light Co. certificates.....	5,000 00	4,550 00
Brooklyn City R. R. Co., Brooklyn, stock.....	20,000 00	43,600 00
Broadway R. R. Co., Brooklyn, stock.....	3,500 00	7,535 00
Bushwick R. R. Co., Brooklyn, stock.....	2,000 00	3,300 00
National City Bank, Brooklyn, stock.....	10,000 00	30,000 00
Long Island Bank, Brooklyn, stock.....	3,500 00	3,930 00
Naaman National Bank, Brooklyn, stock.....	5,100 00	10,300 00
Mechanics' Bank, Brooklyn, stock.....	2,500 00	5,250 00
Bank of New York stock.....	3,300 00	5,445 00
First National Bank, Brooklyn, stock.....	1,300 00	3,240 00
Commercial Bank, Brooklyn, stock.....	600 00	750 00
Long Island Loan and Trust Co. stock.....	2,000 00	1,300 00
Union Ferry Co. stock.....	1,300 00	1,845 00

Total par and market values..... \$308,000 00 \$394,694 75

294,624 75

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Commercial Bank of Brooklyn stk..	\$300 00	\$1,135 00	\$400 00
Mechanics' Bank of Brooklyn stk..	1,500 00	3,150 00	1,700 00
Total amounts.....	<u>\$2,400 00</u>	<u>\$4,275 00</u>	<u>\$2,100 00</u>

Cash in bank.....	2,100 00
Interest due and accrued on stocks and bonds.....	11,901 14
Interest due and accrued on collateral loans.....	703 44
Interest due and accrued on collateral loans.....	12 00
Premiums in due course of collection.....	13,450 64

Aggregate amount of all actual, available Assets..... \$339,665 97

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$10,940 70
Losses unadjusted, including all reported and supposed losses.....	3,331 71
Losses resisted, including interest, costs and expenses.....	2,750 00

Net amount of unpaid losses and claims..... \$16,412 41

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$55,781 47
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,636 80

Total unearned premiums.....	65,408 27
Salaries and other miscellaneous expenses, due and accrued.....	875 00
All other liabilities, viz.: Taxes and assessments, \$500; commissions and brokerage, \$2,000; total.....	2,500 00

Total liabilities, except capital and net surplus..... \$85,195 68

Joint-stock capital paid up in cash .....	\$300,000 00
Surplus beyond all liabilities.....	54,470 29
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$339,665 97</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$188,143 84
Deduct reinsurance, rebate and return premiums.....	15,994 18
<b>Net cash received for premiums (all fire).....</b>	<b>\$122,149 21</b>
Interest received on bonds and mortgages.....	1,149 00
Interest and dividends received from all other sources .....	14,901 91
<b>Aggregate Income received during the year in cash.....</b>	<b>\$138,100 12</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$79,061 82
Deduct salvages and reinsurances .....	1,293 09
<b>Net amount paid for losses (all fire).....</b>	<b>\$77,793 78</b>
Dividends paid .....	20,000 00
Commissions and brokerage.....	23,353 88
Salaries and other charges of officers, clerks and other employes ..	12,904 19
State, national and local taxes .....	1,696 68
All other payments.....	14,033 78
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$149,780 70</b>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$15,970,894	\$119,603 59
Written or renewed in 1884.....	17,170,608	140,195 55
<b>Totals.....</b>	<b>\$33,141,442</b>	<b>\$259,799 14</b>
Deduct expirations and cancellations.....	16,748,156	128,236 39
<b>In force December 31, 1884.....</b>	<b>\$16,393,286</b>	<b>\$131,562 75</b>
Deduct amount reinsured.....	267,287	1,606 94
<b>Net amount in force.....</b>	<b>\$16,125,999</b>	<b>\$129,955 81</b>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$13,447,956	\$111,563 84	1-3	\$35,781 47
1883.....	Two years.....	25,500	312 84	1-4	78 06
1884.....		25,250	319 76	3-4	164 08
1883.....	Three years.....	632,399	2,633 81	1-6	633 97
1883.....		899,840	5,908 44	1-3	2,904 23
1884.....	Four years.....	783,653	5,504 61	5-6	4,567 18
1881.....		1,500	15 00	1-6	1 87
1883.....	Five years.....	12,500	81 73	5-6	51 08
1884.....		2,000	30 00	7-8	36 25
1880.....	Five years.....	75,495	928 71	1-10	89 27
1881.....		40,397	347 50	2-10	104 25
1882.....	Five years.....	50,300	477 80	1-3	233 80
1883.....		65,400	605 55	7-10	433 64
1884.....	Five years.....	61,500	464 68	9-10	418 15
<b>Totals.....</b>		<b>\$16,125,999</b>	<b>\$129,955 81</b>		<b>\$65,406 27</b>

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,141,041 00
Total losses paid since organization.....	1,081,137 00
Total cash dividends declared since the Company commenced business.....	548,500 00
Total dividends declared payable in stock since organization.....	54,000 00
Total amount of the Company's stock owned by the directors at par value .....	86,100 00
Total amount loaned to stockholders and officers.....	1,700 00
Total amount of fire losses incurred during the year.....	80,800 94

*Business in the State of New York during the year.*

Fire risks written .....	\$11,486,156 00
Premiums received .....	60,074 00
Losses paid .....	36,151 00
Amount of losses incurred .....	39,733 00
Amount paid the Comptroller for taxes on premiums .....	431 25
Amount paid the Comptroller for taxes on dividends to stockholders .....	500 00

## NASSAU FIRE INSURANCE COMPANY.

No. 28 COURT STREET, BROOKLYN.

! [Organized and commenced business February 3, 1853.]

THOMAS B. JONES, *President*.WILLIAM T. LANE, *Secretary*.

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$31,200 00
Interest due and unpaid on bond and mortgage loans. ....	871 83

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$100,000 00	\$115,387 50	
District of Columbia bonds .....	30,500 00	33,075 00	
Brooklyn Gas-Light Co. stock .....	57,500 00	48,730 00	
Nassau Gas-Light Co. stock .....	\$1,700 00	25,172 00	
People's Gas-Light Co. bonds .....	10,000 00	10,250 00	
Long Island Bank stock .....	7,800 00	8,970 00	
Nassau National Bank stock .....	10,000 00	30,000 00	
Mechanics' Bank stock .....	5,000 00	10,250 00	
National City Bank stock .....	2,500 00	8,750 00	
Brooklyn Bank stock .....	5,000 00	4,400 00	
Commercial Bank stock .....	500 00	1,370 00	
Citizens' Gas-Light Co. stock .....	500 00	540 00	
Brooklyn City R. R. stock .....	15,000 00	23,700 00	
National Bank of Commerce stock .....	15,000 00	22,500 00	
Brooklyn City & Newtown R. R. bonds .....	10,000 00	11,000 00	
Total par and market values .....	\$371,500 00	\$356,894 50	356,894 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Union Ferry stock .....	\$300 00	\$1,280 00	\$500 00	
Cash in office, \$393.20; in bank, \$26,025.84; total .....				26,419 04
Interest due and accrued on stocks and bonds .....				4,405 83
Interest due and accrued on collateral loans .....				15 00
Premiums in due course of collection .....				6,108 48
Aggregate amount of all actual, available Assets .....				\$426,414 18

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$3,175 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$33,817 85
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	4,321 28
Unearned premiums, at 50 per cent, on inland navigation risks .....	678 75
Total unearned premiums .....	35,817 85

All other liabilities, viz.: Taxes and assessments, \$500; commissions and brokerage, \$600; total ..... \$1,100 00

Total liabilities, except capital and net surplus..... \$39,592 85  
 Joint-stock capital paid up in cash ..... 200,000 00  
 Surplus beyond all liabilities..... 186,821 83

Aggregate Liabilities, including paid up capital and net surplus, \$426,414 18

### III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$63,947 52	\$1,357 50	
Deduct reinsurance, rebate and return premiums...	7,021 20	.....	
Net cash received for premiums.....	\$56,946 22	\$1,357 50	
Interest received on bonds and mortgages.....			\$58,808 83
Interest and dividends received from all other sources.....			2,180 80
Received for rent .....			19,898 80
			8,541 66
Aggregate Income received during the year in cash.....			\$88,870 08

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$17,083 84	\$377 77	
Deduct salvages and reinsurances .....	583 94	.....	
Net amount paid for losses.....	\$16,500 90	\$377 77	
Dividends paid .....			\$16,778 67
Commissions and brokerage .....			20,000 00
Salaries and other charges of officers, clerks and other employes..			6,028 64
State, national and local taxes .....			15,800 00
All other payments, viz.: Rent, stationery and other expenses ....			957 00
			9,655 95
Aggregate Expenditures during the year in cash .....			\$69,215 26

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883.....	\$11,732,034	\$67,268 64	\$54,250	\$1,555 84
Written or renewed in 1884.....	11,369,730	66,268 51	45,000	1,897 50
Totals.....	\$23,001,760	\$133,537 15	\$99,250	\$3,453 34
Deduct expirations and cancellations.....	11,369,639	64,126 12	54,250	1,555 84
In force December 31, 1884.....	\$11,609,121	\$69,412 08	\$45,000	\$1,357 50
Deduct amount reinsured.....	471,933	2,619 64	.....	.....
Net amount in force.....	\$11,137,189	\$66,792 39	\$45,000	\$1,357 50

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$9,290,484 98	\$50,685 63	1-3	\$33,317 82
1885.....	Two years.....	10,125 00	90 05	1-4	23 50
1884.....	Three years.....	6,250 00	59 63	2-4	29 70
1881.....	Four years.....	841,575 00	4,162 46	1-6	693 75
1883.....	Five years.....	653,187 70	2,628 80	1-2	1,814 40
1884.....	Six years.....	614,938 59	2,506 84	5-6	2,923 35
1880.....	Seven years.....	16,400 00	100 50	1-10	10 05
1881.....	Eight years.....	22,666 66	243 16	3-10	72 93
1882.....	Nine years.....	20,450 00	314 25	1-3	107 19
1883.....	Ten years.....	53,500 00	315 25	7-10	220 64
1884.....	Eleven years.....	62,543 34	475 23	9-10	437 77
Totals.....		\$11,609,121 21	\$69,412 08		\$34,689 10

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,978,227 96
Total losses paid since organization .....	621,029 05
Total cash dividends declared since the Company commenced business .....	1,053,500 00
Total dividends declared payable in stock since organization .....	20,000 00
Total amount of the Company's stock owned by the directors at par value .....	62,000 00
Total amount loaned to stockholders and officers .....	500 00
Total amount of fire losses incurred during the year .....	11,540 09
Total amount of inland losses incurred during the year .....	277 77

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written .....	\$10,329,536 25	\$45,000 00
Premiums received .....	50,640 00	1,237 50
Losses paid .....	14,773 68	277 77
Amount of losses incurred .....	9,008 16	277 77
Amount paid the Comptroller for taxes on premiums .....	288 80	
Amount paid the Comptroller for taxes on dividends to stockholders .....	500 00	

## NATIONAL FIRE INSURANCE COMPANY..

No 60 WALL STREET, NEW YORK.

[Organized and commenced business April 9, 1883.]

HENRY T. DROWNE, *President.*FRED'K J. WALTON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$53,588 98
Interest due and unpaid on bond and mortgage loans .....	105 00
Interest accrued thereon .....	540 18

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$205,000 00	\$247,250 00
National Bank of Commerce stock .....	12,000 00	12,980 00
American Exchange Nat. Bank stock .....	10,000 00	12,000 00
Manhattan County Bank, stock .....	7,500 00	11,250 00
Total par and market values .....	\$234,500 00	\$283,480 00
Cash in office, \$779,281; in bank, \$28,690.77; total .....		29,480 00
Interest due and accrued on stocks and bonds .....		520 00
Premiums in due course of collection .....		27,843 68

Aggregate amount of all actual, available Assets ..... \$401,087 79

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$12,003 43
Losses resisted, including interest, costs and expenses .....	4,625 27
Net amount of unpaid losses and claims .....	\$23,627 69
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$73,471 30
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	22,223 68
Total unearned premiums .....	100,694 98
Borrowed money, due and to become due .....	17,500 00
All other liabilities .....	8,112 17

Total Liabilities, except capital and net surplus ..... \$144,985 79



Joint-stock capital paid up in cash .....	\$300,000 00
Surplus beyond all liabilities .....	56,102 00
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$401,087 79</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$231,008 04
Deduct reinsurance, rebate and return premiums .....	20,710 02
Net cash received for premiums (all fire) .....	\$194,298 02
Interest received on bonds and mortgages and for dividends, and from all other sources .....	14,195 97
Income from all other sources .....	832 86
<b>Aggregate Income received during the year in cash .....</b>	<b>\$208,826 85</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$132,663 43
Deduct salvages and reinsurances .....	759 87
Net amount paid for losses (all fire) .....	\$132,908 56
Dividends paid .....	18,000 00
Commissions and brokerage .....	41,234 19
Salaries and other charges of officers, clerks and other employes ..	20,579 17
State, national and local taxes .....	2,949 33
All other payments .....	15,494 81
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$331,161 05</b>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$29,186,489	\$218,277 71
Written or renewed in 1884 .....	29,906,536	231,790 11
<b>Totals .....</b>	<b>\$59,093,025</b>	<b>\$450,067 82</b>
Deduct expirations and cancellations .....	31,708,776	\$46,898 79
In force December 31, 1884 .....	\$27,389,632	\$208,239 08
Deduct amount reinsured .....	243,114	1,550 12
<b>Net amount in force .....</b>	<b>\$27,141,808</b>	<b>\$201,688 91</b>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$30,976,493	\$166,942 61	1-2	\$78,471 30
1885 .....		12,733	135 51	1-4	31
1884 .....	Two years .....	12,750	126 76	3-4	95 06
1885 .....		1,507,011	10,361 50	1-6	1,736 00
1886 .....	Three years .....	1,700,984	10,756 91	1-2	5,378 00
1884 .....		1,653,994	11,467 12	5-6	3,365 00
1885 .....		196,923	1,776 94	1-10	177 00
1881 .....		330,324	3,356 07	2-10	1,007 00
1886 .....	Five years .....	419,758	3,321 19	1-2	1,915 00
1885 .....		187,450	1,564 56	7-10	1,085 00
1884 .....		135,900	1,377 74	9-10	1,239 00
<b>Totals .....</b>		<b>\$37,147,808</b>	<b>\$201,688 91</b>		<b>\$201,688 91</b>

## Answers to General Interrogatories.

Total premiums received since the reorganization of the Company .....	\$4,004,357
Total losses paid since reorganization .....	2,065,907
Total cash dividends declared since the Company commenced business .....	1,006,056
Total dividends declared payable in stock since organization .....	50,000
Total amount of the Company's stock owned by the directors at par value .....	44,335
Total amount of fire losses incurred during the year .....	184,537

## Business in the State of New York during the year.

Fire risks written .....	\$19,928,100
Premiums received .....	106,899
Losses paid .....	62,405
Amount of losses incurred .....	62,861

## NEW YORK BOWERY FIRE INSURANCE COMPANY.

No. 124 BOWERY, NEW YORK.

[Incorporated April 24, 1833; commenced business September 24, 1833.]

JOHN A. DELANOY, Jr., *President*.HENRY GRIFFEN, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$44,700 00
Interest accrued thereon.....	835 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$270,000 00	\$397,500 00	
New York Central Railroad stock.....	20,000 00	18,000 00	
Delaware, Lackawanna and Western R. R. stock....	10,000 00	9,000 00	
Total par and market values.....	\$300,000 00	\$724,500 00	724,500 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. sinking fund mortgage bonds.....	\$1,000 00	\$1,160 00	\$1,000 00
Chesapeake and Ohio Railroad "A" mortgage bonds.....	1,000 00	1,040 00	700 00
Bowery Savings Bank book.....	700 00	700 00	500 00
Michigan Central Railroad stock.....	11,600 00	6,300 00	4,500 00
Oriental Bank stock.....	1,250 00	1,650 00	1,250 00
Chesapeake and Ohio Railroad "A" bonds.....	1,000 00	1,040 00	1,600 00
Elizabeth, Lexington and Big Sandy bonds.....	1,000 00	890 00	
Rensselaer and Saratoga Railroad bonds.....	1,000 00	1,200 00	1,000 00
Wabash and Pacific R. R. bonds.....	1,000 00	700 00	1,000 00
N. Y., L. E. and W. R. R. bonds.....	1,000 00	700 00	
Chatham National Bank stock.....	2,500 00	2,750 00	2,000 00
Louisville and Nashville R. R. first mortgage bonds.....	5,000 00	5,700 00	27,000 00
Chicago, St. Paul and Omaha first mortgage bonds.....	5,000 00	5,600 00	
Michigan Southern and Lake Shore Railroad stock.....	20,000 00	12,000 00	
Metropolitan Elevated R. R. stock.....	5,000 00	4,500 00	
Butchers & Drovers' Bank stock.....	1,000 00	1,500 00	
Oriental Bank stock.....	1,000 00	1,250 00	
Union Pacific Railroad stock.....	2,000 00	1,000 00	
Total amounts.....	\$62,050 00	\$50,810 00	\$41,550 00
Cash in office, \$22,188.07; in bank, \$2,108.52; total.....			24,296 59
Interest due and accrued on collateral loans.....			1,280 00
Premiums in due course of collection.....			48,667 22
Aggregate amount of all actual available Assets.....			\$85,553 81

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$40,000 00
Losses unadjusted, including all reported and supposed losses.....	27,638 00
Losses related, including interest, costs and expenses.....	2,750 00
Net amount of unpaid losses and claims.....	\$70,388 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$147,215 43
Unearned premiums, pro rata, on fire risks running more than one year.....	71,148 85
Total unearned premiums.....	218,364 28

Salaries and other miscellaneous expenses, due and accrued.....	\$1,000 00
Borrowed money, due and to become due.....	30,900 00
All other liabilities, viz.: Taxes and assessments, \$900; commissions and brokerage, \$11,408.34; total.....	12,308 34
<b>Total Liabilities, except capital and net surplus.....</b>	<b>\$332,954 02</b>
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	252,814 44
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$885,269 06</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$434,374 33
Deduct reinsurance, rebate and return premiums.....	15,386 56
<b>Net cash received for premiums (all fire).....</b>	<b>\$418,988 67</b>
Interest received on bonds and mortgages.....	2,687 00
Interest and dividends received from all other sources.....	80,514 56
<b>Aggregate Income received during the year in cash.....</b>	<b>\$452,140 23</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$304,568 56
Deduct salvages and reinsurances.....	11,496 00
<b>Net amount paid for losses (all fire).....</b>	<b>\$293,073 56</b>
Dividends paid.....	86,000 00
Commissions and brokerage.....	97,115 66
Salaries and other charges of officers, clerks and other employes..	35,800 00
State, national and local taxes.....	10,248 59
All other payments.....	12,558 51
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$484,786 32</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$54,051,016	\$356,409 97
Written or renewed in 1884.....	51,487,476	452,041 45
<b>Totals.....</b>	<b>\$105,538,492</b>	<b>\$808,451 42</b>
Deduct expirations and cancellations.....	47,079,183	363,283 41
<b>In force December 31, 1884.....</b>	<b>\$58,459,310</b>	<b>\$440,168 01</b>
Deduct amount reinsured.....	2,004,980	22,853 09
<b>Net amount in force.....</b>	<b>\$56,454,330</b>	<b>\$417,315 01</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$37,951,560	\$294,430 87	1-2	\$147,315 43
1883.....	Two years.....	277,030	1,524 83	1-4	381 20
1884.....		83,000	475 98	3-4	357 01
1883.....	Three years.....	3,547,420	21,506 96	1-6	3,584 49
1884.....		4,300,500	25,796 32	1-3	12,994 11
1884.....	Four years.....	5,796,083	36,537 56	5-6	30,429 63
1881.....		33,700	174 36	1-8	21 80
1882.....	Five years.....	14,500	239 00	3-8	85 87
1883.....		274,515	1,973 77	5-8	1,233 00
1884.....	Six years.....	154,145	1,192 34	7-8	1,043 21
1880.....		383,708	2,263 91	1-10	228 29
1881.....	Seven years.....	508,120	3,987 33	3-10	1,178 16
1882.....		1,086,113	7,605 16	1-2	3,803 58
1883.....	Eight years.....	1,024,816	9,033 59	7-10	6,233 50
1884.....		996,150	10,628 23	3-10	3,570 00
<b>Totals.....</b>		<b>\$56,454,330</b>	<b>\$417,315 01</b>		<b>\$313,366 38</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$5,184,241 00
Total losses paid since organization .....	2,718,065 00
Total cash dividends declared since the Company commenced business .....	2,708,500 00
Total amount of the Company's stock owned by the directors at par value .....	64,875 00
Total amount loaned to stockholders and officers .....	38,000 00
Total amount of fire losses incurred during the year .....	318,338 06

*Business in the State of New York during the year.*

Fire risks written .....	\$39,096,293 00
Premiums received .....	183,181 69
Losses paid .....	183,098 20
Amount of losses incurred .....	182,839 56
Amount paid the Comptroller for taxes on premiums .....	1,170 19
Amount paid the Comptroller for taxes on dividends to stockholders .....	800 00

## NEW YORK EQUITABLE INSURANCE COMPANY.

No. 58 WALL STREET, NEW YORK.

[Incorporated April 23, 1883; reorganized under the general act October 20, 1885; commenced business August, 1883.]

JOHN MILLER, *President.*CHARLES L. GUNN, *Secretary.*

Capital stock of the Company paid up, \$210,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$44,800 00
Interest accrued thereon .....	408 41

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$452,000 00	\$538,735 00	528,735 00
Cash in office, \$14,859.11; in bank, \$961.95; total .....			15,821 06
Premiums in due course of collection .....			2,825 48
Aggregate amount of all actual, available Assets .....			\$592,079 95

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$3,687 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$39,475 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	7,987 68
Total unearned premiums .....	81,413 27
Rent due and accrued .....	625 00
All other liabilities, viz.: Commissions and brokerage, \$249.36; return premiums, \$53.24; total .....	301 60
Total liabilities, except capital and net surplus .....	\$86,026 87
Joint-stock capital paid up in cash .....	210,000 00
Surplus beyond all liabilities .....	846,053 08
Aggregate Liabilities, including paid up capital and net surplus .....	\$592,079 95

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$60,240 65
Deduct reinsurance, rebate and return premiums .....	5,183 85
Net cash received for premiums (all fire) .....	\$55,056 80

Interest received on bonds and mortgages.....	\$3,525 68
Interest and dividends received from all other sources.....	18,046 47
<b>Aggregate Income received during the year in cash.....</b>	<b>\$75,658 95</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$12,861 61
Deduct salvages and reinsurances.....	108 72
<b>Net amount paid for losses (all fire).....</b>	<b>\$12,257 89</b>
Dividends paid.....	25,200 00
Commissions and brokerage .....	7,723 11
Salaries and other charges of officers, clerks and other employes..	12,120 00
State, national and local taxes.....	542 78
All other payments. ....	8,881 22
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$66,174 00</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$12,051,092	\$20,744 99
Written or renewed in 1884.....	12,566,400	59,872 89
<b>Totals.....</b>	<b>\$24,617,492</b>	<b>\$120,617 88</b>
Deduct expirations and cancellations.....	12,566,292	59,208 20
<b>In force December 31, 1884.....</b>	<b>\$12,050,200</b>	<b>\$61,418 68</b>
Deduct amount reinsured.....	447,099	1,720 14
<b>Net amount in force.....</b>	<b>\$11,603,101</b>	<b>\$59,698 54</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$10,117,306	\$46,951 29	1-2	\$23,475 64
1884.....	Two years.....	19,750	143 65	3-4	107 74
1883.....	Three years.....	770 200	3,095 12	1-6	515 85
1882.....		989 600	4,419 79	1-2	2,209 89
1881.....		988 100	4,956 38	5-6	4,130 31
1880.....		10,000	79 07	1-10	7 90
1881.....	Five years .....	62,650	508 98	3-10	152 67
1882.....		58,500	401 17	1-2	200 58
1883.....		67,600	807 78	7-10	565 44
1884.....		6,500	68 50	9-10	47 25
<b>Totals.....</b>		<b>\$12,090,200</b>	<b>\$61,418 68</b>		<b>\$31,418 27</b>

*Answers to General Interrogatories.*

Total premiums received since 1886.....	\$2,623,709 00
Total losses paid since organization.....	1,720,817 00
Total cash dividends declared since 1886.....	1,643,650 00
Total amount of the Company's stock owned by the directors at par value .....	21,485 00
Total amount of fire losses incurred during the year.....	14,500 00

*Business in the State of New York during the year.*

Fire risks written.....	\$10,426,700 00
Premiums received.....	40,059 68
Losses paid.....	5,779 69
Amount of losses incurred .....	9,008 28
Amount paid the Comptroller for taxes on premiums .....	268 28
Amount paid the Comptroller for taxes on dividends to stockholders.....	620 00

## NEW YORK FIRE INSURANCE COMPANY.

No. 73 WALL STREET, NEW YORK.

[Incorporated April 18, 1833; commenced business December 22, 1833; reorganized under the general act, July 1, 1836.]

DANIEL UNDERHILL, *President*.AUGUSTUS COLSON, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$91,400 00
Loans on bond and mortgage (first liens).....	68,050 00
Interest due and unpaid on bond and mortgage loans.....	250 00
Interest accrued thereon.....	1,678 16

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$128,000 00	\$160,537 50	
New York County bonds.....	5,000 00	5,300 00	
Long Island City water bonds.....	10,000 00	10,000 00	
Long Island City fire department bonds.....	500 00	500 00	
N. Y., West Shore and Buffalo R. bonds.....	10,000 00	4,050 00	
N. Y., Lack. & Western R. R. Co. stock.....	10,000 00	8,650 00	
People's Bank stock.....	2,825 00	4,378 75	
Tradesmen's Bank stock.....	3,680 00	3,680 00	
Mechanics' Bank stock.....	1,175 00	1,702 50	
Total par and market values.....	\$178,180 00	\$198,908 75	198,908 75

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Oxford Iron Co. stock.....	\$1,000 00	\$750 00	\$683 00	
Knickerbocker Fire Ins. Co. stock..	300 00	280 00	300 00	
Total amounts.....	\$1,300 00	\$1,030 00	\$983 00	883 00
Cash in office, \$11,118.23; in bank, \$7,580.78; total.....				18,699 01
Interest due and accrued on stocks and bonds.....				298 00
Interest due and accrued on collateral loans.....				40 00
Premiums in due course of collection.....				22,408 23
All other assets, viz.: Rents due and accrued.....				810 00
Aggregate amount of all actual, available Assets.....				\$408,420 15

*Items not admitted as Available Assets.*

Collateral loans.....	\$117 00
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$12,649 00
Losses unadjusted, including all reported and supposed losses.....	30,318 00
Losses resisted, including interest, costs and expenses.....	2,012 00
Net amount of unpaid losses and claims.....	\$34,979 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$108,317 90
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,998 33
Total unearned premiums.....	116,316 23

Borrowed money, due and to become due.....	\$8,154 00
All other liabilities, viz.: Taxes and assessments, \$369.79; commissions and brokerage, \$3,860; return premiums, \$178.70; miscellaneous, \$100; total.....	4,008 49
Total liabilities, except capital and net surplus.....	\$163,453 73
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	39,967 43
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$408,420 15</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$363,067 92
Deduct reinsurance, rebate and return premiums.....	17,506 18
Net cash received for premiums (all fire).....	\$344,561 75
Interest received on bonds and mortgages.....	4,435 73
Interest and dividends received from all other sources.....	8,408 96
Received for rent.....	4,880 48
Aggregate Income received during the year in cash.....	<u>\$362,295 91</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$183,315 98
Deduct salvages and reinsurances.....	679 80
Net amount paid for losses (all fire).....	\$183,586 04
Dividends paid.....	16,000 00
Commissions and brokerage.....	81,125 16
Salaries and other charges of officers, clerks and other employes..	17,739 01
State, national and local taxes.....	4,177 46
All other payments.....	7,460 23
Aggregate Expenditures during the year in cash.....	<u>\$359,027 90</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$35,688,343	\$301,418 47
Written or renewed in 1884.....	33,883,683	274,586 90
Totals.....	\$69,572,026	\$575,007 46
Deduct expirations and cancellations.....	33,383,483	247,890 00
In force December 31, 1884.....	\$36,188,543	\$288,117 46
Deduct amount reinsured.....	161,387	1,028 57
Net amount in force.....	<u>\$35,927,156</u>	<u>\$287,114 89</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$23,220,908	\$306,635 81	1-2	\$103,317 90
1883.....		368,770	2,862 00	1-6	477 00
1882.....	Three years.....	477,050	2,895 00	1-3	1,445 00
1881.....		1,040,808	8,881 00	5-6	8,943 00
1880.....	Four years.....	8,150	78 85	1-3	9 61
1879.....		23,880	205 70	2-6	77 13
1878.....		13,500	107 00	5-6	66 85
1877.....		83,335	371 05	1-10	37 10
1876.....	Five years.....	96,450	917 85	3-10	275 34
1875.....		28,975	849 80	1-3	434 80
1874.....		169,500	1,685 00	7-10	1,108 50
1873.....		377,500	2,377 00	9-10	2,140 00
Totals.....		<u>\$36,527,436</u>	<u>\$337,114 86</u>		<u>\$116,316 22</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$4,104,587 00
Total losses paid since organization .....	1,551,118 00
Total cash dividends declared since the Company commenced business .....	1,370,000 00
Total amount of the Company's stock owned by the directors at par value .....	30,900 00
Total amount loaned to stockholders and officers .....	950 00
Total amount of fire losses incurred during the year .....	186,000 00

*Business in the State of New York during the year.*

Fire risks written .....	\$16,354,381 00
Premiums received .....	107,224 00
Losses paid .....	63,255 00
Amount of losses incurred .....	60,694 00
Amount paid the Comptroller for taxes on premiums .....	781 73
Amount paid the Comptroller for taxes on capital stock .....	940 00

## NIAGARA FIRE INSURANCE COMPANY.

No. 135 BROADWAY, NEW YORK.

[Organized and commenced business July 31, 1850.]

PETER NOTMAN, *President.*WEST POLLOCK, *Secretary.*

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$22,000 00
Loans on bond and mortgage (first liens) .....	99,100 00
Interest accrued thereon .....	2,978 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$748,000 00	\$904,040 00
Jersey City bonds .....	8,000 00	8,960 00
Delaware and Hudson Canal Co. bonds .....	20,000 00	22,400 00
Delaware and Hudson Canal Co. stock .....	22,800 00	16,310 00
American Exchange National Bank stock .....	25,000 00	22,500 00
Lake Erie and Western R. R. bonds .....	15,000 00	12,450 00
Lafayette, Bloomington & Muncie R. R. bonds .....	35,000 00	23,000 00
Dundee Water Power and Land Co. bonds .....	20,000 00	21,000 00
Gulf, Colorado & Santa Fe R. R. bonds .....	15,000 00	16,960 00
New York Gas-Light Co. stock .....	20,000 00	22,000 00
St. Louis, Iron Mt. R. R. bonds, Cairo & Fulton bds .....	50,000 00	53,500 00
Chicago, Milwaukee & St. Paul R. R. bonds .....	50,000 00	54,500 00
Albany & Susquehanna R. R. Co. bonds .....	50,000 00	62,500 00
New York, Chicago & St. Louis R. R. bonds .....	50,000 00	46,250 00
Chateaugay Iron & Ore Co. bonds .....	15,000 00	15,000 00
Ohio Central R. R. bonds .....	25,000 00	14,500 00

Total par and market values .....	\$1,193,300 00	\$1,238,680 00
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Cash in office, \$3,148.00; in bank, \$149,377.42; total .....	152,525 42
Interest due and accrued on stocks and bonds .....	14,175 00
Premiums in due course of collection .....	220,052 48
All other assets, viz.: Rents due and accrued, \$1,022.50; due for reinsurance on losses paid, \$407.46; interest not otherwise entered, \$481.53; total .....	1,911 49

Aggregate amount of all actual, available Assets .....	\$1,851,597 89
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*Special Reserve Fund under Chapter 189, Laws of 1874, as amended  
by Chapter 283, Laws of 1878.*

Deposited with the Insurance Department..... \$250,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... }  
Losses unadjusted, including all reported and supposed losses ... } \$158,975 61  
Losses resisted, including interest, costs and expenses ..... 7,230 00

Net amount of unpaid losses and claims..... \$166,255 61

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less..... \$406,265 24

Unearned premiums, *pro rata*, on fire risks running more than one year..... 877,135 55

Total unearned premiums..... 843,390 81

Cash dividends to stockholders unpaid..... 503 00

All other liabilities..... 10,000 00

Total liabilities, except capital and net surplus..... \$1,020,149 50

Joint-stock capital paid up in cash..... 500,000 00

Surplus beyond all liabilities..... 831,447 81

Aggregate Liabilities, including paid up capital and net surplus, \$1,851,597 31

III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$1,608,599 74

Deduct reinsurance, rebate and return premiums..... 290,236 45

Net cash received for premiums (all fire)..... \$1,308,673 29

Interest received on bonds and mortgages..... 6,284 00

Interest and dividends received from all other sources..... 72,265 53

Received for rent..... 1,759 51

Aggregate Income received during the year in cash..... \$1,383,982 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..... \$363,478 71

Deduct salvages and reinsurances..... 104,436 58

Net amount paid for losses (all fire)..... \$858,042 11

Dividends paid..... 49,812 00

Commissions and brokerage..... 229,170 91

Salaries and other charges of officers, clerks and other employes... 95,948 00

State, national and local taxes..... 29,801 00

All other payments..... 111,236 71

Aggregate Expenditures during the year in cash..... \$1,873,510 90

V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$151,439,709	\$1,500,339 16
Written or renewed in 1884.....	161,136,553	1,652,627 20
<b>Totals</b> .....	<u>\$312,596,262</u>	<u>\$3,153,566 41</u>
Deduct expirations and cancellations.....	144,670,222	1,499,291 34
In force December 31, 1884.....	\$167,927,990	\$1,714,375 00
Deduct amount reinsured.....	10,107,710	119,351 02
<b>Net amount in force</b> .....	<u>\$157,820,280</u>	<u>\$1,594,994 07</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$83,591,107	\$332,510 69	1-2	\$466,255 34
1888.....		2,806,878	18,041 27	1-4	4,510 22
1884.....	Two years.....	2,295,851	21,462 04	3-4	16,096 53
1888.....		11,410,696	98,523 11	1-6	16,420 52
1883.....	Three years.....	14,245,600	120,373 29	1-2	60,186 69
1894.....		12,488,876	152,523 26	5-6	127,944 28
1881.....	Four years.....	267,514	2,062 62	1-8	257 83
1882.....		691,153	6,215 20	3-8	2,320 73
1883.....	Five years.....	1,091,299	10,485 85	5-8	6,553 65
1884.....		1,822,240	14,027 50	7-8	12,274 07
1880.....	Five years.....	2,124,761	25,541 49	1-10	2,554 15
1881.....		2,871,828	29,262 66	3-10	8,778 79
1882.....	Five years.....	2,687,481	29,885 31	1-2	19,943 65
1883.....		4,555,920	52,061 93	7-10	27,143 26
1884.....	Five years.....	5,856,267	68,907 65	9-10	62,016 89
Totals.....		\$157,820,290	\$1,594,894 07		\$243,290 89

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$17,173,129 45
Total losses paid since organization.....	9,814,744 16
Total cash dividends declared since the Company commenced business.....	1,684,000 00
Total amount of the Company's stock owned by the directors at par value....	204,800 00
Total amount of fire losses incurred during the year.....	355,032 72

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Georgia.....	\$25,000 00
Virginia.....	25,000 00
North Carolina.....	10,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$48,249,188 00
Premiums received.....	248,199 59
Losses paid.....	171,946 82
Amount of losses incurred.....	160,217 85
Amount paid the Comptroller for taxes on premiums.....	1,639 28
Amount paid the Comptroller for taxes on capital stock.....	1,800 00

## NORTH RIVER INSURANCE COMPANY.

No. 202 GREENWICH STREET, NEW YORK.

[Incorporated February 6, 1822; commenced business March 6, 1822.]

PETER R. WARNER, Jr., *President.*

LEONARD WARNER, *Secretary.*

(Capital stock of the Company paid up, \$850,000.)

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$19,000 00
Loans on bond and mortgage (first liens).....	185,850 00
Interest due and unpaid on bond and mortgage loans.....	875 00
Interest accrued thereon.....	2,549 16

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$220,000 00	\$261,762 50
		261,762 50

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
National Shoe and Leather Bank stock	\$1,000 00	\$2,080 00	\$6,500 00
Bank of the Republic National Bank stock	1,500 00	1,680 00	
Tradesmen's National Bank stock	1,300 00	1,140 00	
North River Bank stock	3,000 00	3,450 00	
Star Fire Insurance Co. stock	1,000 00	800 00	
Rutgers Fire Insurance Co. stock	4,500 00	5,400 00	4,000 00
Tradesmen's National Bank stock	7,000 00	6,650 00	4,000 00
Gallatin National Bank stock	1,900 00	2,350 00	1,500 00
Total amounts	\$31,700 00	\$32,730 00	\$16,000 00
Cash in bank			\$16,000 00
Interest due and accrued on stocks and bonds			12,137 16
Interest due and accrued on collateral loans			1,731 25
Premiums in due course of collection			260 41
			177 59
Aggregate amount of all actual, available Assets			\$449,843 07

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$500 00
Losses unadjusted, including all reported and supposed losses	150 00
Net amount of unpaid losses and claims	\$650 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$10,336 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	396 01
Total unearned premiums	10,732 23
Cash dividends to stockholders, unpaid	874 00
Total liabilities, except capital and net surplus	\$12,256 23
Joint-stock capital paid up in cash	350,000 00
Surplus beyond all liabilities	87,086 84
Aggregate Liabilities, including paid up capital and net surplus	\$449,843 07

## III. INCOME DURING THE YEAR.

Gross cash premiums received	\$31,568 40
Deduct rebate and return premiums	395 68
Net cash received for premiums (all fire)	\$31,242 66
Interest received on bonds and mortgages	8,456 65
Interest and dividends received from all other sources	9,797 49
Received for rent	1,100 00
Income from all other sources	872 73
Aggregate Income received during the year in cash	\$40,969 53

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	\$3,966 15
Dividends paid	28,111 00
Commissions and brokerage	181 94
Salaries and other charges of officers, clerks and other employes	11,700 00
State, national and local taxes	4,008 92
All other payments	1,644 22
Aggregate Expenditures during the year in cash	\$49,607 28

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$5, 733, 178	\$22, 048 44
Written or renewed in 1884 .....	5, 444, 178	21, 706 88
<b>Totals</b> .....	<b>\$11, 178, 351</b>	<b>\$43, 755 32</b>
Deduct expirations and cancellations .....	5, 810, 478	22, 506, 30
In force December 31, 1884 .....	<u>\$5, 368, 878</u>	<u>\$21, 248 53</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$5, 368, 778	\$30, 673 44	1—2	\$10, 836 23
1884 .....	Two years .....	56,500	431, 86	3—4	823 90
1883 .....	Three years .....	30, 600	144 23	1—2	72 11
<b>Totals</b> .....		<u>\$5, 365, 878</u>	<u>\$31, 248 53</u>		<u>\$10, 732 23</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$3, 094, 998 27
Total losses paid since organization .....	1, 237, 631 28
Total cash dividends declared since the Company commenced business .....	2, 217, 000 00
Total amount of the Company's stock owned by the directors at par value .....	98, 425 00
Total amount loaned to stockholders and officers .....	23, 000 00
Total amount of fire losses incurred during the year .....	<u>4, 450 50</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$4, 891, 653 05
Premiums received .....	19, 287 23
Losses paid .....	3, 759 40
Amount of losses incurred .....	4, 409 45
Amount paid the Comptroller for taxes on premiums .....	153 40
Amount paid the Comptroller for taxes on capital stock .....	<u>700 00</u>

## PACIFIC FIRE INSURANCE COMPANY.

No. 470 BROADWAY, NEW YORK.

[Organized and commenced business April 29, 1881.]

THOMAS F. JEREMIAH, *President.*FRANK T. STINSON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$70,000 00
Loans on bond and mortgage (first liens) .....	84,800 00
Interest accrued thereon .....	<u>550 37</u>

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$340,000 00	\$417, 823 50
New York City bonds, 1884 .....	112, 000 00	112, 000 00
Broadway and Seventh ave. R. R. bonds .....	10, 000 00	10, 500 00
Syracuse, Binghamton and N. Y. R. R. bonds .....	5, 000 00	6, 300 00
N. Y. Central and H. & R. R. Co. stock .....	5, 000 00	4, 500 00
<b>Total par and market values</b> .....	<u>\$472, 000 00</u>	<u>\$550, 892 50</u>

550,892 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Star Fire Ins. Co. stock.....	\$1,000 00	560 00	500 00
People's Fire Ins. Co. stock.....	500 00	575 00	400 00
Eighth ave. R. R. Co. stock.....	200 00	400 00	200 00
Total amounts.....	\$1,700 00	\$1,535 00	\$1,100 00
Cash in office, \$9,224.33; in bank, \$928.23; total .....			\$1,100 00
Interest due and accrued on stocks and bonds.....			10,152 56
Interest due and accrued on collateral loans.....			6,088 05
Premiums in due course of collection .....			8 25
Rents due and accrued .....			30,698 57
			125 00
Aggregate amount of all actual, available Assets .....			<u>\$753,415 30</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,000 00
Losses unadjusted, including all reported and supposed losses.....	22,663 00
Losses resisted, including interest, costs and expenses.....	1,340 00
Net amount of unpaid losses and claims.....	\$33,008 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$117,232 18
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	56,165 87
Total unearned premiums .....	173,397 75
All other liabilities, viz.: Taxes and assessments, \$700; commissions and brokerage, \$7,682.66; total .....	8,382 66
Total liabilities, except capital and net surplus.....	\$214,788 41
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities.....	838,626 89
Aggregate Liabilities, including paid up capital and net surplus, .....	<u>\$753,415 30</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$301,508 48
Deduct reinsurance, rebate and return premiums .....	27,166 28
Net cash received for premiums (all fire).....	\$274,342 10
Interest received on bonds and mortgages .....	3,404 61
Interest and dividends received from all other sources.....	23,742 39
Received for rent .....	2,795 85
Aggregate Income received during the year in cash.....	<u>\$303,284 95</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$102,130 24
Deduct salvages and reinsurances.....	5,406 78
Net amount paid for losses (all fire).....	\$156,723 51
Dividends paid .....	28,000 00
Commissions and brokerage .....	53,466 54
Salaries and other charges of officers, clerks and other employes ..	23,032 01
State, national and local taxes.....	8,272 40
All other payments.....	21,753 79
Aggregate Expenditures during the year in cash.....	<u>\$391,248 25</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$35,342,773	\$270,287 66
Written or renewed in 1884.....	37,056,772	312,907 01
Totals.....	\$72,399,544	\$583,894 67
Deduct expirations and cancellations.....	32,466,104	244,608 12
In force December 31, 1884.....	\$39,833,420	\$339,286 55
Deduct amount reinsured.....	950,047	8,969 83
Net amount in force.....	\$38,883,373	\$330,316 72

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$37,637,855	\$334,464 36	1-2	\$117,232 18
1883.....		38,426	332 21	1-4	95 55
1884.....	Two years.....	44,800	386 28	3-4	297 21
1882.....		2,122,181	15,450 69	1-6	2,575 11
1883.....	Three years.....	2,253,294	19,239 24	1-2	9,644 67
1884.....		2,568,041	28,389 79	5-6	23,616 50
1883.....		97,700	976 00	5-8	172 50
1884.....	Four years.....	32,500	336 25	7-8	294 21
1880.....		233,375	2,739 81	1-10	273 23
1881.....		453,837	4,475 30	3-10	1,342 59
1882.....	Five years.....	579,980	5,231 15	1-2	2,615 57
1883.....		1,001,918	9,049 53	7-10	6,384 67
1884.....		842,567	2,803 01	9-10	8,903 71
Totals.....		\$38,883,373	\$330,316 73	.....	\$173,397 75

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,333,894 10
Total losses paid since organization.....	2,004,559 75
Total cash dividends declared since the Company commenced business.....	1,152,000 00
Total amount of the Company's stock owned by the directors at par value.....	57,300 00
Total amount of fire losses incurred during the year.....	164,531 51

*Business in the State of New York during the year.*

Fire risks written.....	\$30,345,878 00
Premiums received.....	119,911 15
Losses paid.....	54,444 14
Amount of losses incurred.....	53,564 14
Amount paid the Comptroller for taxes on premiums.....	837 88
Amount paid the Comptroller for taxes on dividends to stockholders.....	700 00

## PARK FIRE INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Incorporated and commenced business March 30, 1853.]

WILLIAM JAFFRAY, *President.*WILLIAM VALENTINE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$230,000 00	\$286,350 00
Cash in bank.....		\$286,850 00
Interest due and accrued on stocks and bonds.....		5,642 06
Bills receivable, not matured, taken for premiums.....		6,000 00
		4,724 21
Aggregate amount of all actual, available Assets.....		\$802,716 27

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$4,985 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$37,189 22
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	5,396 14
Total unearned premiums.....	32,585 37
Rent due and to become due.....	833 32
All other liabilities.....	822 30
Total liabilities, except capital and net surplus.....	\$39,225 99
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	63,490 28
Aggregate Liabilities, including paid up capital and net surplus.....	\$302,716 27

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$65,175 76
Deduct reinsurance, rebate and return premiums.....	4,762 92
Net cash received for premiums (all fire).....	\$60,402 83
Interest and dividends received from all sources.....	12,900 00
Income from all other sources.....	956 16
Aggregate Income received during the year in cash.....	\$74,258 99

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$37,114 56
Dividends paid.....	20,000 00
Commissions and brokerage.....	11,429 33
Salaries and other charges of officers, clerks and other employes..	10,277 78
State, national and local taxes.....	1,831 90
All other payments.....	6,959 58
Aggregate Expenditures during the year in cash.....	\$77,103 15

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force December 31, 1883.....	\$8,127 619	\$66,139 03
Written or renewed in 1884.....	11,127,308	64,429 45
Totals.....	\$19,314,927	\$130,568 48
Deduct expirations and cancellations.....	10,578,629	65,647 62
In force December 31, 1884.....	\$8,741,306	\$64,920 86
Deduct amount reinsured.....	215,725	835 47
Net amount in force.....	\$8,525,583	\$64,085 39

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$4,461,712	\$54,378 47	1-2	\$27,189 22
1883.....	Two years.....	14,300	27 32	1-4	6 83
1884.....		28,700	22 81	3-4	17 10
1883.....	Three years.....	558,945	2,707 33	1-6	4 51
1883.....		696,325	3,344 11	1-2	1,672 05
1884.....	Five years.....	980,426	4,408 22	5-6	3,669 40
1883.....		6,000	87 50	7-10	26 25
Totals.....		\$8,741,306	\$64,920 86		\$62,585 37

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,640,173 25
Total losses paid since organization.....	1,390,337 43
Total cash dividends declared since the Company commenced business.....	764,000 00
Total amount of the Company's stock owned by the directors at par value.....	43,700 00
Total amount of fire losses incurred during the year.....	28,018 50

*Business in the State of New York during the year.*

Fire risks written.....	\$9,966,413 00
Premiums received.....	52,102 85
Losses paid.....	19,366 00
Amount of losses incurred.....	24,082 50
Amount paid the Comptroller for taxes on premiums.....	424 22
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

## PEOPLE'S FIRE INSURANCE COMPANY.

No. 168 BROADWAY, NEW YORK.

[Organized April 22, 1851.]

F. V. PRICE, *President.*A. C. MILNE, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$10,500 00
Interest accrued thereon.....	180 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$172,000 00	\$219,780 00
Union Pacific R. R. bonds.....	20,000 00	22,200 00
Union Pacific R. R. sinking Fund bonds.....	10,000 00	11,700 00
Northern Pacific R. R. bonds.....	20,000 00	20,000 00
Kansas Pacific R. R. bonds.....	20,000 00	18,400 00
International and Great Northern R. R. bonds.....	10,000 00	7,500 00
Union Pacific R. R. stock.....	12,000 00	5,400 00
N. Y. Central and Hudson River R. R. stock.....	15,000 00	12,750 00
National Bank Commerce stock.....	10,000 00	14,500 00
People's Bank stock.....	2,500 00	2,750 00
Second Avenue Railroad Co. stock.....	700 00	1,225 00
Total par and market values.....	\$399,200 00	\$387,905 00

387,205 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
American Merchants' Union Ex. Co. stock.....	\$5,000 00	\$4,250 00	\$2,700 00
N. Y. L. E. & W. R. R. Co. bonds.....	1,000 00	1,000 00	800 00
Total amounts.....	\$6,000 00	\$5,250 00	\$4,000 00

Cash in office, \$1,371.06; in bank, \$20,704.61; total.....	22,075 67
Interest accrued on stocks and bonds.....	4,175 00
Interest accrued on collateral loans.....	127 50
Premiums in due course of collection.....	24,856 64
Aggregate amount of all actual, available Assets.....	\$40,619 81

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$31,216 22
Losses unadjusted, including all reported and supposed losses.....	7,075 00
Losses resisted, including interest, costs and expenses.....	500 00
Total amount of claims for losses.....	\$38,791 22
Deduct reinsurance thereon.....	2,500 00

Net amount of unpaid losses and claims.....

\$26,291 22



Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$76,186 19	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	23,151 30	
Total unearned premiums.....		\$99,339 39
All other liabilities, viz.: Taxes and assessments, \$500.00; commissions and brokerage, \$6,319.03; return premiums, \$2,288.53; rent, \$600; total.....		9,707 54
Total liabilities, except capital and net surplus.....		\$185,288 15
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		67,831 66
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$402,619 81</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$216,892 01	
Deduct reinsurance, rebate and return premiums.....	21,311 87	
Net cash received for premiums (all fire).....		\$195,540 14
Interest received on bonds and mortgages.....		1,263 66
Interest and dividends received from all other sources.....		15,094 85
Aggregate Income received during the year in cash.....		<u>\$211,898 15</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$110,704 32	
Deduct salvages and reinsurances.....	2,095 38	
Net amount paid for losses (all fire).....		\$108,608 99
Dividends paid.....		20,000 00
Commissions and brokerage.....		42,292 30
Salaries and other charges of officers, clerks and other employes..		13,110 02
State, national and local taxes.....		2,864 42
All other payments.....		13,792 39
Aggregate Expenditures during the year in cash.....		<u>\$200,668 12</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$17,187,922	\$142,604 11
Written or renewed in 1884.....	23,367,360	223,523 86
Totals.....	\$40,555,282	\$373,127 96
Deduct expirations and cancellations.....	19,061,520	172,049 47
In force December 31, 1884.....	\$24,453,762	\$194,078 49
Deduct amount reinsured.....	608,915	6,308 24
Net amount in force.....	<u>\$23,844,847</u>	<u>\$187,770 25</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$19,980,961	\$152,375 30	1-3	\$76,186 19
1883.....	Two years.....	22,550	305 97	1-4	76 74
1884.....		35,235	455 16	3-4	243 12
1883.....	Three years.....	533,063	3,999 46	1-6	666 57
1883.....		968,193	8,789 77	1-3	4,304 68
1884.....	Four years.....	1,663,288	16,119 63	5-6	12,433 00
1881.....		3,100	34 87	1-8	4 32
1883.....	Five years.....	1,000	9 60	5-8	6 00
1884.....		2,150	77 53	7-8	67 63
1880.....	Six years.....	4,500	58 78	1-10	5 86
1881.....		170,263	930 75	3-10	279 23
1883.....	Seven years.....	33,035	319 88	1-2	159 94
1883.....		140,822	1,633 96	7-10	1,145 77
1884.....	Eight years.....	250,047	2,856 81	9-10	2,571 12
Totals.....		<u>\$23,844,847</u>	<u>\$187,870 25</u>		<u>\$373,127 96</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$2,899,890 41
Total losses paid since organization .....	1,160,808 55
Total cash dividends declared since the Company commenced business .....	498,000 00
Total amount of the Company's stock owned by the directors at par value .....	46,500 00
Total amount loaned to stockholders and officers .....	4,000 00
Total amount of fire losses incurred during the year .....	126,774 02

*Business in the State of New York during the year.*

Fire risks written .....	\$10,171,650 00
Premiums received .....	75,007 19
Losses paid .....	49,881 88
Amount of losses incurred .....	44,834 57
Amount paid the Comptroller for taxes on premiums .....	536 84
Amount paid the Comptroller for taxes on dividends to stockholders .....	500 00

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**PETER COOPER FIRE INSURANCE COMPANY.**

CORNER THIRD AVENUE AND NINTH STREET, NEW YORK.

[Organized and commenced business April 7, 1853.]

NATHAN O. ELY, *President.*

WILLIAM H. RIBLET, *Secretary.*

Capital stock of the Company paid up, \$150,000.

**I. ASSETS.**

Loans on bond and mortgage (first liens) .....	\$8,000 00
Interest accrued thereon .....	90 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States registered bonds .....	\$222,000 00	\$337,860 00	
South Carolina State bonds .....	11,705 00	1,500 00	
North River Bank stock .....	1,050 00	1,200 00	
Total par and market values .....	\$234,755 00	\$340,060 00	840,060 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
United States bonds .....	\$8,000 00	\$10,800 00	\$2,000 00	9,000 00
Cash in office, \$178.57; in bank, \$9,877.28; total .....				9,555 80
Interest due and accrued on stocks and bonds .....				2,287 00
Interest due and accrued on collateral loans .....				297 86
Premiums in due course of collection .....				291 00

Aggregate amount of all actual, available Assets .....

\$869,581 66

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due .....	\$275 00
Losses unadjusted, including all reported and supposed losses .....	325 00
Net amount of unpaid losses and claims .....	\$700 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$11,454 98
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	2,008 98
Total unearned premiums .....	14,463 85
All other liabilities .....	450 00
Total liabilities, except capital and net surplus .....	\$15,618 85

Joint-stock capital paid up in cash .....	\$150,000 00
Surplus beyond all liabilities .....	208,967 81
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$359,581 66</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$35,588 26
Deduct reinsurance, rebate and return premiums .....	323 63
Net cash received for premiums (all fire) .....	\$35,185 46
Interest received on bonds and mortgages .....	555 00
Interest and dividends received from all other sources .....	18,273 08
Income from all other sources .....	309 98
<b>Aggregate Income received during the year in cash .....</b>	<b>\$39,272 47</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$2,943 63
Deduct salvages and reinsurances .....	104 26
Net amount paid for losses (all fire) .....	\$2,839 37
Dividends paid .....	18,000 00
Commissions and brokerage .....	1,623 43
Salaries and other charges of officers, clerks and other employes ..	9,673 00
State, national and local taxes .....	450 00
All other payments .....	2,990 89
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$35,576 68</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks,	Premiums.
In force December 31, 1883 .....	\$11,471,653	\$24,173 40
Written or renewed in 1884 .....	10,452,900	25,538 26
Totals .....	\$21,924,553	\$49,701 66
Deduct expirations and cancellations .....	10,802,053	24,521 40
In force December 31, 1884 .....	\$11,122,500	\$25,180 38
Deduct amount reinsured .....	30,800	44 82
Net amount in force .....	\$11,091,700	\$25,185 46

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$9,183,050	\$22,909 87	1-2	\$11,454 23
1883 .....	Three years .....	823,800	1,055 73	1-2	175 35
1882 .....		606,060	1,869 25	5-6	934 67
1884 .....		923,600	2,270 41	.....	1,222 00
1880 .....	Five years .....	12,000	63 00	1-10	6 30
Totals .....		\$11,122,500	\$23,168 26		\$14,468 55

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,119,307 00
Total losses paid since organization .....	179,682 00
Total cash dividends declared since the Company commenced business .....	637,000 00
Total amount of the Company's stock owned by the directors at par value .....	34,820 00
Total amount of fire losses incurred during the year .....	3,789 00

*Business in the State of New York during the year.*

Fire risks written .....	\$10,452 90
Premiums received .....	27,499 46
Losses paid .....	2,839 46
Amount of losses incurred .....	3,789 00
Amount paid the Comptroller for taxes on dividends to stockholders .....	450 00

# PHENIX INSURANCE COMPANY.

No. 16 COURT STREET, BROOKLYN.

[Organized and commenced business September 10, 1853.]

STEPHEN CROWELL, *President.*

PHILANDER SHAW, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$829,550 00
Loans on bond and mortgage (first liens).....	328,150 00
Interest due and unpaid on bond and mortgage loans.....	670 75
Interest accrued thereon.....	5,186 18

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$987,500 00	\$1,068,250 00
Tennessee State bonds.....	45,000 00	18,900 00
Mississippi State warrants.....	20,000 00	20,000 00
Virginia deferred certificates.....	14,772 83	1,477 23
City of Brooklyn bonds.....	15,000 00	20,250 00
City of Brooklyn Park Loan bonds.....	6,000 00	8,700 00
Citizens' Gas-Light Company, Brooklyn, stock.....	23,180 00	20,844 00
Nassau Gas-Light Company, Brooklyn, certificates.....	17,000 00	17,000 00
Nassau Gas-Light Company, Brooklyn, stock.....	22,500 00	27,000 00
New York Mutual Gas-Light Co., New York, stock.....	28,500 00	35,625 00
New York Mutual Gas-Light Co., New York, bonds.....	37,000 00	39,320 00
People's Gas-Light Company, Brooklyn, bonds.....	63,000 00	67,300 00
People's Gas-Light Company, Brooklyn, stock.....	2,950 00	2,507 50
Brooklyn Gas-Light Company, Brooklyn, stock.....	8,800 00	11,440 00
N. Y. Equitable Gas-Light Co., New York, bonds.....	10,000 00	10,250 00
Municipal Gas-Light Company, New York, stock.....	12,800 00	28,960 00
New York Gas-Light Company, New York, stock.....	12,600 00	20,160 00
Fulton Municipal Company, New York, stock.....	15,000 00	23,025 00
Brooklyn City Railroad Company stock.....	50,000 00	110,000 00
Central Park, N. and E. R. R. Co. stock.....	15,000 00	22,500 00
Ninth Avenue, N. & E. R. Railroad Company stock.....	10,000 00	10,800 00
Christopher and Tenth Streets R. R. Co. stock.....	10,000 00	15,000 00
Broadway and Seventh Avenue R. R. Co. stock.....	5,000 00	8,750 00
Second Avenue Railroad Company stock.....	10,000 00	20,000 00
Twenty-third Street Railroad Company stock.....	2,500 00	17,860 00
Broadway Railroad Company, Brooklyn, stock.....	5,600 00	13,320 00
Atlantic Avenue Railroad Co., Brooklyn, stock.....	14,900 00	24,249 75
Hudson River and N. Y. Central R. R. Co. stock.....	50,000 00	45,000 00
Houston and Texas Railroad Co. bonds.....	8,000 00	8,273 75
Long Island Railroad Company bonds.....	100,000 00	102,000 00
Long Island City and Flushing Railroad Co. bonds.....	15,000 00	15,000 00
New York, Chicago and St. Louis R. R. Co. bonds.....	100,000 00	100,000 00
Central Railroad Company, New Jersey, bonds.....	8,000 00	8,300 00
South Side Railroad Company, Long Island, bonds.....	25,000 00	27,500 00
Smithtown and Port Jefferson Railroad Co. bonds.....	10,000 00	11,000 00
Toledo, Ann Arbor & Grand Trunk R. R. Co. bonds.....	75,000 00	75,000 00
Commercial Bank, Brooklyn, stock.....	4,200 00	6,432 00
Merchants' National Bank, New York, stock.....	650 00	812 50
Metropolitan National Bank, New York, stock.....	50,000 00	25,000 00
American Exchange Bank, New York, stock.....	50,000 00	60,000 00
Central National Bank, New York, stock.....	20,000 00	24,000 00
National Shoe and Leather Bank, New York, stock.....	5,000 00	6,750 00
Saint Nicholas Bank, New York, stock.....	25,000 00	33,750 00
National Bank of the Republic, New York, stock.....	28,700 00	24,440 00
National Bank of Commerce, New York, stock.....	8,700 00	13,050 00
Fourth National Bank, New York, stock.....	20,000 00	24,000 00
Mechanics' National Bank, New York, stock.....	1,000 00	1,300 00
Mercantile National Bank, New York, stock.....	10,000 00	11,500 00
National Park Bank, New York, stock.....	10,000 00	14,500 00
Mechanics' Bank of Brooklyn, stock.....	14,500 00	21,175 00
National City Bank of Brooklyn, stock.....	4,650 00	13,950 00
Brooklyn Trust Company of Brooklyn, stock.....	6,250 00	12,812 50
Western Union Telegraph Company, stock.....	50,000 00	80,000 00

Total par and market values..... \$2,111,823 83 \$2,428,854 23

2,428,854 23

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Fireman's Trust Ins. Co. stock.....	\$500 00	\$350 00	\$1,100 00
Market Nat. Bank, New York, st'k	700 00	960 00	
People's Gas-Light Co., Brooklyn bonds.....	4,000 00	4,400 00	3,500 00
Standard Fire Ins. Co., N. Y., stock.....	1,500 00	1,500 00	1,200 00
Home Fire Ins. Co., N. Y., stock.....	800 00	928 00	1,500 00
Hamilton Fire Ins. Co., N. Y., stock.....	750 00	825 00	
Am. Exchange Co., N. Y., stock.....	500 00	550 00	400 00
Citizens' Nat. Bank, N. Y., stock.....	750 00	900 00	3,000 00
Hanover Nat. Bank, N. Y., stock.....	3,500 00	3,550 00	
Chl., Burl., & Q. R. R. Co., stock.....	500 00	575 00	500 00
Williamsburgh Fire Ins. Co. stock.....	2,000 00	4,200 00	3,000 00
Central Pacific R. R. Co. bonds.....	2,000 00	2,240 00	1,950 00
New York Nat. Ex. Bank stock.....	1,800 00	1,980 00	1,800 00
Watkin's Automatic Tel. Co. stock.....	450 00	112 50	
Home Fire Ins. Co., N. Y., stock.....	1,500 00	1,860 00	900 00
Knoxville Water-Works bonds.....	6,000 00	6,120 00	5,000 00
Knoxville Water-Works stock.....	5,000 00	1,750 00	
Manhattan Gas-Light Co., N. Y., st'k	5,000 00	13,000 00	9,250 00
U. S. bonds, 4 per cent coupons.....	1,000 00	1,230 00	1,000 00
National Park Bank, N. Y., stock.....	4,000 00	5,800 00	8,000 00
Nat. Bk. of Commerce, N. Y., stock.....	3,000 00	3,000 00	
Brooklyn City Railroad Co. stock.....	1,500 00	3,300 00	1,500 00
N. Y. City stock, Central Park loan, Detroit, Mackinac and Marquette Railroad bonds.....	2,000 00	3,240 00	1,000 00
Nashville, Chattanooga & St. Louis Railroad bonds.....	100,000 00	70,000 00	100,000 00
East Tennessee, Virginia & Georgia Railroad bonds.....	30,000 00	30,000 00	
Metropolitan National Bank stock.....	50,000 00	23,500 00	
Assignment of mortgage on property in Brooklyn, loaned temporarily..	10,000 00	5,000 00	
Total amounts.....	\$351,750 00	\$304,014 50	\$149,600 00
Cash in office, \$1,168.05; in bank, \$545,271.17; total .....			\$149,600 00
Interest due and accrued on stocks and bonds.....			546,439 23
Interest due and accrued on collateral loans .....			13,237 51
Premiums in due course of collection .....			5,200 60
Bills receivable, not matured, taken for premiums.....			514,867 13
All other assets, viz.: Rents due and accrued.....			17,302 01
			3,372 62
Aggregate amount of all actual, available Assets.....			\$4,842,480 25

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$367,731 07
Losses resisted, including interest, costs and expenses.....	20,046 80
Net amount of unpaid losses and claims.....	\$387,827 87
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$378,760 85
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,414,173 52
Unearned premiums, at 50 per cent, on inland navigation risks.....	4,339 08
Unearned premiums, at 100 per cent, on marine risks .....	93,682 52
Total unearned premiums.....	2,390,935 97
Salaries and other miscellaneous expenses, due and accrued .....	3,000 00
All other liabilities, viz.: Taxes and assessments, \$2,500; commissions and brokerage, \$15,178.69; return premiums, \$101.71; miscellaneous, \$1,846.83; total .....	19,625 23
Total liabilities, except capital and net surplus.....	\$2,701,439 07
Joint-stock capital paid up in cash .....	1,000,000 00
Surplus beyond all liabilities.....	640,991 18
Aggregate Liabilities, including paid up capital and net surplus,	\$4,842,480 25

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received.....	\$4,020,381 54	\$1,029,893 10	
Deduct reinsurance, rebate and return premiums ..	607,187 85	142,555 57	
Net cash received for premiums.....	<u>\$3,413,073 69</u>	<u>\$887,336 53</u>	
			\$4,300,410 22
Interest received on bonds and mortgages.....			17,701 60
Interest and dividends received from all other sources.....			120,774 78
Received for rent .....			10,071 40
Income from all other sources .....			8,461 75
Aggregate Income received during the year in cash .....			<u>\$4,452,419 70</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$1,842,653 08	\$697,643 33	
Deduct salvages and reinsurances.....	158,835 78	48,689 98	
Net amount paid for losses .....	<u>\$1,683,816 92</u>	<u>\$648,953 45</u>	
			\$2,339,775 37
Dividends paid.....			100,000 00
Commissions and brokerage .....			792,794 98
Salaries and other charges of officers, clerks and other employes ..			255,026 17
State, national and local taxes .....			58,148 80
All other payments .....			852,835 78
Aggregate Expenditures during the year in cash .....			<u>\$3,898,081 10</u>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883 .....	\$287,915,609	\$2,194,928 03	\$12,364,112	\$32,899 00
Written or renewed in 1884.....	373,602,888	4,082,272 59	154,824,484	1,082,216 42
Totals.....	<u>\$661,518,497</u>	<u>\$7,277,200 62</u>	<u>\$127,188,596</u>	<u>\$1,115,115 42</u>
Deduct expirations and cancella- tions .....	297,526,359	2,786,968 27	152,459,639	1,073,664 73
In force December 31, 1884.....	\$369,028 133	\$4,447,233 35	\$12,732,967	\$102,420 09
Deduct amount reinsured.....	12,968,579	153,817 16		
Net amount in force.....	<u>\$356,059,554</u>	<u>\$4,293,415 19</u>		

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$168,928,173	\$1,757,521 70	1-2	\$878,760 85
1883.....		2,223,954	15,156 25	1-4	3,789 06
1884.....	Two years.....	2,147,908	21,039 64	3-4	15,773 28
1883.....		19,991,188	178,104 73	1-6	29,684 12
1885.....	Three years.....	25,049,864	222,981 86	1-2	116,990 68
1884.....		23,471,991	272,436 22	5-6	227,081 93
1881.....		331,935	3,894 74	1-3	456 84
1882.....	Four years.....	1,043,329	5,804 73	3-8	2,176 77
1883.....		563,755	6,786 42	5-8	4,241 50
1884.....		807,496	9,120 74	7-8	7,280 64
1880.....		13,493,632	202,016 36	1-10	20,201 63
1881.....		13,374,643	255,760 94	8-10	77,628 28
1882.....	Five years.....	22,985,874	253,873 04	1-2	176,936 52
1883.....		35,900,810	730,463 34	7-10	511,387 74
1884.....		14,708,971	243,926 25	9-10	219,533 55
1880.....	Six years.....	3,000	22 67	3-12	5 91
1881.....		10,000	75 00	5-12	31 25
1879.....		5,000	47 80	3-14	10 24
1880.....	Seven years.....	29,500	612 50	5-14	218 74
1881.....		5,500	250 00	1-2	125 00
1879.....	Eight years.....	3,160	34 76	5-16	10 86
Totals.....		<u>\$356,059,554</u>	<u>\$4,293,415 19</u>	.....	<u>\$2,292,984 37</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$45,930,913 05
Total losses paid since organization.....	23,249,858 93
Total cash dividends declared since the Company commenced business.....	2,614,000 00
Total amount of the Company's stock owned by the directors at par value.....	141,950 00
Total amount loaned to stockholders and officers.....	88,100 00
Total amount of fire losses incurred during the year.....	1,743,715 78
Total amount of marine and inland losses incurred during the year.....	645,075 35

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Virginia.....	\$50,000 00
Georgia.....	25,000 00
Canada.....	100,000 00
North Carolina.....	10,000 00
Mississippi.....	25,000 00
Oregon.....	50,000 00

*Business in the State of New York during the year.*

	Fire.	Marine and inland.
Risks written.....	\$144,279,356 00	\$111,637,430 00
Premiums received.....	717,983 91	636,566 44
Losses paid.....	350,131 67	480,508 69
Amount of losses incurred.....	383,623 06	517,642 44

Amount paid the Comptroller for taxes on premiums.....	\$5,337 80
Amount paid the Comptroller for taxes on dividends to stockholders.....	2,500 00

## RE-ASSURANCE COMPANY OF NEW YORK.

No. 113 BROADWAY, NEW YORK.

[Organized or incorporated and commenced business October 2, 1863.]

JOHN W. MURRAY, *President pro tem.*

P. E. RASOR, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$344,000 00
Chicago, Burlington & Quincy R. R. bonds.....	5,000 00	4,800 00
Chicago, Northwestern R. R. bonds.....	10,000 00	9,300 00
St Louis, Kansas City & Northern bonds.....	10,000 00	10,000 00
Missouri, Kansas & Texas R. R. bonds.....	5,000 00	5,250 00
Albany & Susquehanna R. R. bonds.....	10,000 00	11,200 00

Total par and market values..... \$340,000 00 \$384,550 00

Cash in office, \$277.14; in bank, \$9,023.19; total..... 9,299 33

Premiums in due course of collection..... 17,908 89

Aggregate amount of all actual, available Assets.. \$311,758 22

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$777 56
Losses unadjusted, including all reported and supposed losses.....	25,604 65
Losses restated, including interest, costs and expenses.....	2,183 04

Total amount of claims for losses..... \$28,565 25

Deduct reinsurance thereon..... 709 93

Net amount of unpaid losses and claims..... \$27,855 32

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$51,680 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,536 79
Total unearned premiums.....	\$64,207 66
All other liabilities.....	275 90
Total liabilities, except capital and net surplus.....	\$92,338 88
Joint-stock capital paid up in cash....	200,000 00
Surplus beyond all liabilities.....	19,419 84
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$311,758 22</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$128,506 97
Deduct reinsurance, rebate and return premiums.....	14,919 46
Net cash received for premiums (all fire)....	\$128,587 51
Interest received on bonds and mortgages.....	9,825 00
Income from all other sources.....	88 42
Aggregate Income received during the year in cash.....	<u>\$138,450 98</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$86,465 46
Deduct salvages and reinsurances.....	3,067 97
Net amount paid for losses (all fire).....	\$86,397 49
Dividends paid.....	7,000 00
Salaries and other charges of officers, clerks and other employes..	3,287 00
All other payments.....	8,623 69
Aggregate Expenditures during the year in cash.....	<u>\$100,308 18</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$4,715,628	\$40,889 55
Written or renewed in 1884.....	18,044,455	140,273 74
Totals.....	\$22,760,083	\$181,163 29
Deduct expirations and cancellations.....	8,715,551	60,976 76
In force December 31, 1884.....	\$14,044,533	\$120,185 53
Deduct amount reinsured.....	52,000	491 61
Net amount in force.....	<u>\$13,992,533</u>	<u>\$119,693 92</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1884.....	One year or less.....	\$11,482,946	\$103,361 75	1-3	\$51,680 87
1883.....		76,465	677 15	1-4	169 39
1884.....	Two years.....	218,583	970 37	2-4	737 77
1883.....		342,088	3,105 34	1-2	1,053 67
1884.....	Three years.....	1,193,452	7,383 18	5-6	6,106 81
1883.....		25,769	137 55	5-8	85 96
1884.....	Four years.....	62,357	441 34	7-8	386 17
1883.....		143,081	1,034 33	7-10	734 00
1884.....	Five years.....	447,738	3,637 23	9-10	3,374 12
Totals.....		<u>\$18,992,533</u>	<u>\$119,693 92</u>		<u>\$64,207 66</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$149,451 59
Total losses paid since organization.....	90,704 30
Total cash dividends declared since the Company commenced business.....	7,000 00
Total amount of the Company's stock owned by the directors at par value.....	104,000 00
Total amount of fire losses incurred during the year.....	<u>110,783 88</u>



*Business in the State of New York during the year.*

Fire risks written.....	\$5,081,058 80
Premiums received.....	87,515 06
Losses paid.....	85,789 44
Amount of losses incurred.....	86,873 41

## ROCHESTER GERMAN INSURANCE COMPANY.

## ROCHESTER.

[Organized and commenced business February 23, 1873.]

FREDERICK COOK, *President.*H. F. ATWOOD, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$1,860 02
Loans on bond and mortgage (first liens).....	273,085 00
Interest due and unpaid on bond and mortgage loans .....	7,201 44

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$100,000 00	\$117,000 00	
Georgia State bonds.....	25,000 00	27,750 00	
Rochester City bonds.....	20,000 00	23,000 00	
Pullman Palace Car Co. stock.....	22,000 00	23,330 00	
German American Bank stock.....	10,000 00	10,000 00	
Total par and market values.....	\$177,000 00	\$304,070 00	304,070 00
Cash in office, \$409.32; in bank, \$101,186.28; total .....			101,545 55
Interest due and accrued on stocks and bonds.....			62 50
Interest due and accrued on collateral loans.. ..			81 78
Premiums in due course of collection .....			49,786 95

Aggregate amount of all actual, available Assets ..... **\$687,143 24**

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,744 20
Losses unadjusted, including all reported and supposed losses.....	27,053 80
Losses resisted, including interest, costs and expenses.....	1,748 00
Net amount of unpaid losses and claims. ....	\$35,555 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$173,543 01
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	94,007 63
Total unearned premiums.....	272,550 64
All other liabilities.....	1,473 00
Total liabilities, except capital and net surplus.....	\$309,578 64
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities .....	127,564 60
Aggregate Liabilities, including paid up capital and net surplus,	<b>\$637,143 24</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$540,813 79
Deduct reinsurance, rebate and return premiums.....	89,640 95
Net cash received for premiums (all fire)....	<b>\$451,172 84</b>

Interest received on bonds and mortgages.....	\$15,177 97
Interest and dividends received from all other sources.....	9,718 24

Aggregate Income received during the year in cash..... \$476,064 05

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$387,608 65
Deduct salvages and reinsurances.....	14,459 69
Net amount paid for losses (all fire).....	\$243,143 96
Dividends paid.....	16,000 00
Commissions and brokerage.....	101,554 58
Salaries and other charges of officers, clerks and other employes ..	11,353 82
State, national and local taxes.....	12,418 81
All other payments.....	21,278 95

Aggregate Expenditures during the year in cash..... \$405,744 63

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$37,035,568	\$401,351 44
Written or renewed in 1884.....	45,494,708	587,198 81
Totals.....	\$82,530,276	\$988,550 25
Deduct expirations and cancellations.....	36,070,786	396,552 26
In force December 31, 1884.....	\$46,459,491	\$542,008 09
Deduct amount reinsured.....	1,605,758	22,638 99
Net amount in force.....	\$44,853,733	\$530,374 10

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$38,475,082	\$387,066 02	1-2	\$178,543 01
1883.....		116,815	790 25	1-4	197 59
1884.....	Two years.....	97,901	907 19	3-4	680 40
1882.....		3,947,763	25,695 75	1-6	5,949 30
1883.....	Three years.....	4,668,295	45,159 71	1-2	22,579 86
1884.....		6,312,464	61,750 08	5-6	51,458 36
1881.....		24,375	277 50	1-8	34 69
1882.....	Four years.....	55,517	431 86	3-8	161 95
1883.....		17,850	128 63	5-8	114 78
1884.....		42,000	557 96	7-8	488 22
1880.....		50,444	512 74	1-10	51 28
1881.....	Five years.....	159,323	2,063 68	3-10	618 80
1882.....		149,410	2,343 89	1-2	1,171 94
1883.....		244,968	4,264 20	7-10	2,984 94
1884.....		497,431	8,350 50	9-10	7,515 54
Totals.....		\$44,853,733	\$530,374 10	.....	\$372,550 64

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,865,650 71
Total losses paid since organization.....	1,483,551 15
Total cash dividends declared since the Company commenced business.....	190,000 00
Total dividends declared payable in stock since organization.....	25,000 00
Total amount of the Company's stock owned by the directors at par value.....	40,000 00
Total amount loaned to stockholders and officers.....	45,600 00
Total amount of fire losses incurred during the year.....	349,115 41

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Virginia.....	\$18,000 00
North and South Carolina.....	10,000 00
Georgia.....	25,000 00
Nebraska.....	25,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$12,847,288 00
Premiums received.....	113,561 59
Losses paid.....	42,973 29
Amount of losses incurred.....	38,798 53

# RUTGERS FIRE INSURANCE COMPANY.

No. 180 CHATHAM SQUARE, NEW YORK.

[Organized October 2, 1853; commenced business October 10, 1853.]

EDWARD B. FELLOWS, *President.*

JOSEPH F. HANFORD, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$98,750 00
Loans on bond and mortgage (first liens).....	120,500 00
Interest accrued thereon.....	1,149 00

### Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
43d St. and Grand St. Ferry R. R. Co. bonds.....	\$4,000 00	\$6,900 00	
District of Columbia bonds.....	50,000 00	57,350 00	
N. Y. Central & Hudson River R. R. Co. stock.....	50,000 00	45,000 00	
Del., Lack. & West. R. R. Co. stock.....	25,000 00	23,000 00	
Delaware & Hudson Canal Company stock.....	10,000 00	7,500 00	
Total par and market values.....	<u>\$141,000 00</u>	<u>\$139,650 00</u>	139,650 00

### Collateral Loans.

	Par value.	Market value.	Amount loaned.
City Fire Ins. Co., N. Y., stock.....	\$1,750 00	\$2,100 00	\$5,000 00
Phoenix Ins. Co., B'klyn, stock....	1,500 00	1,980 00	
People's Ins. Co., N. Y., stock.....	2,500 00	2,750 00	
Stuyvesant Safe Dep. Co., N. Y., stk.	1,000 00	800 00	5,000 00
Knickerbocker F. Ins. Co., N. Y., stk.	750 00	680 00	
Manhattan Life Ins. Co., N. Y., stk.	1,000 00	4,500 00	
American Ex. Ins. Co., N. Y., stock,	500 00	585 00	450 00
North River Ins. Co., N. Y., stock,	2,500 00	2,750 00	1,500 00
North River Ins. Co., N. Y., stock,	2,750 00	3,000 00	1,500 00
North River Ins. Co., N. Y., stock,	1,250 00	1,875 00	1,000 00
Stuyvesant Ins. Co., N. Y., stock....	2,100 00	2,415 00	1,200 00
Tradesmen's Nat. Bank, N. Y., stk.	4,000 00	4,000 00	6,000 00
Bowery Nat. Bank, N. Y., sock.....	2,500 00	4,125 00	
Chi., Mil. & St. Paul Railway Co. (So. Minn. Div.) bonds.....	2,000 00	2,240 00	
Total amounts.....	<u>\$36,100 00</u>	<u>\$33,238 00</u>	<u>\$23,650 00</u>

Cash in office, \$1,365.89; in bank, \$3,081.54; total.....	23,650 00
Interest due and accrued on stocks and bonds.....	4,446 93
Interest due and accrued on collateral loans.....	2,173 75
Premiums in due course of collection ..	13 50
All other assets, viz.: Rents due and accrued ..	755 35
	25 00

Aggregate amount of all actual, available Assets ..... \$386,113 53

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$380 51
Losses unadjusted, including all reported and supposed losses.....	700 00
Net amount of unpaid losses and claims .....	\$1,080 51
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$32,941 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	5,646 15
Total unearned premiums.....	41,487 76
Total liabilities, except capital and net surplus.....	<u>\$42,568 27</u>

1884.]

## FIRE INSURANCE COMPANIES.

113

Joint-stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.....	148,545 28
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$388,113 53</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$88,875 39
Deduct reinsurance, rebate and return premiums.....	6,906 46
<b>Net cash received for premiums (all fire).....</b>	<b>\$76,968 93</b>
Interest received on bonds and mortgages .....	7,850 00
Interest and dividends received from all other sources.....	9,808 43
Received for rent.....	3,104 00
<b>Aggregate Income received during the year in cash.....</b>	<b>\$97,731 36</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$34,770 50
Deduct salvages and reinsurances.....	1,188 20
<b>Net amount paid for losses (all fire).....</b>	<b>\$32,582 30</b>
Dividends paid.....	22,000 00
Commissions and brokerage.....	13,400 12
Salaries and other charges of officers, clerks and other employes..	14,917 63
State, national and local taxes.....	5,499 54
All other payments, viz.: Advertising, \$386.20; repairs and improvements, \$878.04; expenses of agencies, \$1,388.72; general expenses, \$2,559.46; patrol and board of underwriters, \$1,036.84; total....	6,238 76
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$94,643 35</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$12,532,608	\$79,084 25
Written or renewed in 1884.....	12,742,068	84,174 80
<b>Totals.....</b>	<b>\$25,274,676</b>	<b>\$163,259 05</b>
Deduct expirations and cancellations.....	12,964,772	80,017 99
<b>In force December 31, 1884.....</b>	<b>\$12,315,908</b>	<b>\$83,241 06</b>
Deduct amount reinsured.....	201,587	1,168 31
<b>Net amount in force.....</b>	<b>\$12,114,321</b>	<b>\$82,072 75</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$9,890,950	\$55,683 23	1-2	\$23,841 61
1884.....	Two years.....	6,150	6 40	3-4	4 80
1883.....	Three years.....	414,666	3,113 43	1-6	518 74
1882.....		719,633	4,338 65	1-2	2,169 32
1881.....		672,920	4,446 06	5-6	3,705 08
1880.....		88,917	999 02	1-10	99 90
1881.....	Five years.....	108,025	1,081 59	3-10	309 45
1882.....		49,450	500 13	1-2	250 06
1883.....		64,700	853 88	7-10	597 66
1884.....		98,900	1,101 33	9-10	991 17
<b>Totals.....</b>		<b>\$12,114,321</b>	<b>\$82,072 75</b>		<b>\$41,487 78</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,584,534 88
Total losses paid since organization.....	961,881 08
Total cash dividends declared since the Company commenced business.....	902,000 00
Total amount of the Company's stock owned by the directors at par value.....	52,050 00
Total amount loaned to stockholders and officers.....	20,000 00
Total amount of fire losses incurred during the year.....	32,397 58

*Business in the State of New York during the year.*

Fire risks written.....	\$8,286,814 00
Premiums received.....	29,844 82
Losses paid.....	12,758 85
Amount of losses incurred.....	12,583 45
Amount paid the Comptroller for taxes on premiums.....	226 30
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

## STANDARD FIRE INSURANCE COMPANY.

No. 52 WALL STREET, NEW YORK.

[Organized and commenced business March 29, 1859.]

WILLIAM M. ST. JOHN, *President*.ROBERT H. MYERS, *Secretary*.

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$11,900 00
Loans on bond and mortgage (first liens).....	17,000 00
Interest accrued thereon.....	85 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$210,000 00	\$355,287 50
United States 4 per cent coupon bonds, 1907.....	40,000 00	38,800 00
Chicago, Burlington and Quincy R. R. bonds.....	30,000 00	35,800 00
New York Central and Hudson River R. R. stock.....	10,000 00	9,300 00
New York, Chicago and St. Louis bonds.....		
Totals carried out at market value.....	\$290,000 00	\$399,737 50
Cash in office, \$766.57; in bank, \$13,218.16; total.....		12,979 73
Interest due and accrued on stocks and bonds.....		2,550 00
Interest due and accrued on deposit.....		180 42
Premiums in due course of collection.....		14,885 05

Aggregate amount of all actual, available Assets ..... \$388,717 70

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 283, Laws of 1878.*

Deposited with the Insurance Department.....	\$78,000 00
Guaranty surplus fund.....	43,496 87

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,768 79
Losses unadjusted, including all reported and supposed losses.....	1,365 00
Losses resisted, including interest, costs and expenses.....	1,585 22
Net amount of unpaid losses and claims.....	\$9,659 71
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$40,569 12
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	14,185 86
Total unearned premiums.....	54,705 00
Salaries and all other miscellaneous expenses due and accrued.....	886 62
All other liabilities.....	2,469 50
Total liabilities, except capital and net surplus.....	\$67,220 83
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	121,496 87

Aggregate Liabilities, including paid up capital and net surplus, \$388,717 70

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$111,368 66
Deduct reinsurance, rebate and return premiums .....	16,091 91
Net cash received for premiums (all fire) .....	\$95,276 75
Interest received on bonds and mortgages .....	1,067 18
Interest and dividends received from all other sources .....	11,289 69
Received for rent .....	1,166 45
Aggregate Income received during the year in cash .....	<u>\$108,800 07</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$48,350 26
Deduct salvages and reinsurances .....	186 82
Net amount paid for losses (all fire) .....	\$48,151 44
Dividends paid .....	14,000 00
Commissions and brokerage .....	14,510 80
Salaries and other charges of officers, clerks and other employes ..	14,615 67
State, national and local taxes .....	3,077 26
All other payments .....	10,713 60
Aggregate Expenditures during the year in cash .....	<u>\$105,068 77</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$13,195,856 83	\$39,946 76
Written or renewed in 1884 .....	18,595,543 14	117,974 08
Totals .....	\$31,791,599 97	\$317,920 84
Deduct expirations and cancellations .....	17,105,866 73	106,055 51
In force December 31, 1884 .....	\$14,686,033 25	\$111,865 33
Deduct amount reinsured .....	998,765 96	4,076 15
Net amount in force .....	<u>\$13,687,267 29</u>	<u>\$107,789 18</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$10,081,839 23	\$31,138 23	1-3	\$40,569 12
1883 .....		261,985 00	1,591 84	1-4	897 83
1884 .....	Two years .....	312,161 66	1,546 08	3-4	1,189 56
1883 .....		730,023 75	4,480 91	1-6	806 83
1883 .....	Three years .....	778,302 63	5,012 66	1-3	2,506 34
1884 .....		993,940 01	7,814 09	5-6	6,511 74
1881 .....		\$1,300 00	171 66	1-8	22 13
1883 .....	Four years .....	7,500 00	44 88	3-8	16 83
1883 .....		10,613 00	59 60	5-8	87 25
1884 .....		\$1,500 00	147 58	7-8	129 13
1880 .....		103,041 67	1,299 89	1-10	139 99
1881 .....		91,676 00	1,032 70	3-10	309 81
1883 .....	Five years .....	121,845 00	1,349 12	1-3	684 56
1883 .....		91,098 34	633 19	7-10	586 74
1884 .....		\$4,560 00	996 83	9-10	897 15
Totals .....		<u>\$13,687,267 29</u>	<u>\$107,789 18</u>		<u>\$54,705 00</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$3,713,492 77
Total losses paid since organization .....	1,602,807 02
Total cash dividends declared since the Company commenced business .....	535,020 00
Total amount of the Company's stock owned by the directors at par value .....	41,800 00
Total amount loaned to stockholders .....	9,000 00
Total amount of fire losses incurred during the year .....	<u>45,796 89</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$10,463,938 85
Premiums received .....	50,890 77
Losses paid .....	12,095 10
Amount of losses incurred .....	10,960 25
Amount paid the Comptroller for taxes on premiums .....	899 28
Amount paid the Comptroller for taxes on dividends to stockholders .....	860 00

## STAR FIRE INSURANCE COMPANY.

No. 141 BROADWAY, NEW YORK.

[Organized and commenced business December 2, 1864.]

NICHOLAS C. MILLER, *President.*

JAMES M. HODGES, *Secretary.*

Capital stock of the Company paid up, \$500,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$11,500 00
Loans on bond and mortgage (first liens).....	90,075 00
Interest due and unpaid on bond and mortgage loans.....	1,077 26

### Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States 4½ per cent bonds, coupon.....	\$385,000 00	397,400 00	
Kansas Pacific R'y Co., consolidated 1st mortgage 6 per cent bonds.....	10,000 00	9,300 00	
Chicago, Milwaukee and St. Paul R'y Co. 1st mortgage bonds of Chicago and Pacific West. Div.....	25,000 00	24,062 50	
Chicago, Milwaukee and St. Paul R'y Co. Southern Minnesota Division bonds.....	20,000 00	22,050 00	
Missouri Pacific R'y Co., 3d mortgage bonds.....	20,000 00	20,500 00	
Chicago, St. Louis and New Orleans R. R. Co. gold bonds.....	20,000 00	21,000 00	
German American bank stock.....	8,875 00	8,543 75	
Total par and market values.....	<u>\$468,875 00</u>	<u>\$497,856 25</u>	497,856 25

### Collateral Loans.

	Par value.	Market value.	Amount loaned.	
*Shoe and Leather Bank stock. . .	\$1,100 00	\$1,540 00	\$1,500 00	
Pacific Fire Ins. Co. stock.....	1,000 00	1,910 00		
Rutgers Fire Ins. Co. stock.....	500 00	600 00		
American Fire Ins. Co. stock.....	1,000 00	1,500 00	4,125 00	
Citizens' Fire Ins. Co. stock.....	400 00	600 00		
Citizens' Fire Ins. scrip.....	200 00	140 00		
Total amounts.....	<u>\$4,200 00</u>	<u>\$4,290 00</u>	<u>\$5,625 00</u>	5,625 00
Cash in office, \$1,277.80; in bank, \$7,096.25; total.....				8,373 55
Interest due and accrued on collateral loans.....				168 75
Premiums in due course of collection.....				37,078 42
All other assets, viz.: Rents due and accrued, \$864.80; due for reinsurance on losses paid, \$839.90; total.....				1,704 70

Aggregate amount of all actual, available Assets..... \$658,453 93

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$25,622 61
Losses unadjusted, including all reported and supposed losses.....	5,250 00
Losses resisted, including interest, costs and expenses.....	1,250 00
Net amount of unpaid losses and claims.....	\$32,123 61
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$23,864 21
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	27,805 79
Total unearned premiums.....	111,690 19
Rent and other miscellaneous expenses, due and accrued.....	1,500 00
All other liabilities, viz.: Commissions and brokerage, \$1,618.18; return premiums, \$124.60; total.....	1,742 78
Total liabilities, except capital and net surplus.....	<u><u>\$147,056 44</u></u>

\* Principal and interest on this loan has been paid.

Joint-stock capital paid up in cash .....	\$500,000 00
Surplus beyond all liabilities .....	6,897 49
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$558,458 98</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$388,194 18
Deduct reinsurance, rebate and return premiums .....	88,866 97
<b>Net cash received for premiums (all fire) .....</b>	<b>\$249,827 21</b>
Interest received on bonds and mortgages .....	8,217 19
Interest and dividends received from all other sources .....	16,066 15
Received for rent .....	606 80
<b>Aggregate Income received during the year in cash .....</b>	<b>\$274,717 35</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$305,488 81
Deduct salvages and reinsurances .....	11,719 88
<b>Net amount paid for losses (all fire) .....</b>	<b>\$193,710 48</b>
Commissions and brokerage .....	80,283 49
Salaries and other charges of officers, clerks and other employes ..	29,467 51
State, national and local taxes .....	8,550 11
All other payments .....	28,780 52
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$290,772 06</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$37,705,080 81	\$283,644 28
Written or renewed during the year .....	82,828,059 88	805,637 46
<b>Totals .....</b>	<b>\$60,083,140 19</b>	<b>\$589,281 74</b>
Deduct those expired and marked off as terminated .....	35,487,920 06	840,075 08
<b>In force at the end of the year .....</b>	<b>\$24,545,860 13</b>	<b>\$249,805 71</b>
Deduct amount reinsured .....	1,988,407 68	24,811 50
<b>Net amount in force .....</b>	<b>\$22,517,452 50</b>	<b>\$224,894 21</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$16,464,846 00	\$167,768 68	1-3	\$58,684 81
1885 .....		26,178 00	156 81	1-4	89 06
1886 .....	Two years .....	4,800 00	25 25	2-4	18 94
1887 .....		1,519,462 27	12,325 64	1-6	2,320 94
1888 .....	Three years .....	1,959,435 27	15,777 80	1-2	7,888 90
1889 .....		1,481,060 00	12,738 55	5-6	11,448 79
1890 .....		41,288 00	423 20	1-3	54 08
1891 .....	Four years .....	58,779 00	610 00	2-3	228 75
1892 .....		27,568 27	263 00	5-8	168 13
1893 .....		4,324 00	74 25	7-8	64 97
1894 .....		207,846 27	2,227 24	1-10	223 73
1895 .....	Five years .....	280,080 67	2,748 16	2-10	1,124 44
1896 .....		181,808 58	2,080 44	1-2	1,040 29
1897 .....		215,160 68	2,315 50	7-10	1,620 85
1898 .....		160,860 00	1,361 16	9-10	1,675 04
<b>Totals .....</b>		<b>\$22,517,452 50</b>	<b>\$224,894 21</b>	<b>.....</b>	<b>\$111,690 10</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$4,261,710 13
Total losses paid since organization .....	2,535,361 47
Total cash dividends declared since the Company commenced business .....	890,791 77
Total amount of the Company's stock owned by the directors at par value .....	142,300 00
Total amount loaned to stockholders and officers .....	5,625 00
Total amount of fire losses incurred during the year .....	184,142 93



*Business in the State of New York during the year.*

Fire risks written .....	\$16,816,894 00
Premiums received .....	123,806 39
Losses paid .....	45,778 49
Amount of losses incurred .....	53,839 23
Amount paid the Comptroller for taxes on premiums .....	910 53
Amount paid the Comptroller for taxes on capital stock .....	525 00

## STERLING FIRE INSURANCE COMPANY.

No. 167 BROADWAY, NEW YORK.

[Organized and commenced business January 18, 1864.]

ANDREW L. SOULARD, *President.*LOUIS P. BAYARD, *Secretary.*

Capital stock of the Company paid up, \$350,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$47,000 00
Interest due and unpaid on bond and mortgage loans. ....	15 00
Interest accrued thereon .....	206 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$10,000 00	\$11,325 00
New York City Assessment bonds .....	250,000 00	251,875 00
District Columbia bonds .....	90,000 00	108,375 00
Total par and market values .....	\$350,000 00	\$366,475 00
Cash in office, \$4,892.55 ; in bank, \$6,227.32 ; total .....		10,819 87
Interest due and accrued on stocks and bonds .....		1,250 00
Premiums in due course of collection .....		19,060 09
Due for reinsurances on losses paid, etc. ....		1,483 79

Aggregate amount of all actual, available Assets ..... \$446,109 00

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$2,644 59
Losses unadjusted, including all reported and supposed losses. ....	7,859 87
Total amount of claims for losses .....	\$10,503 16
Deduct reinsurance thereon .....	826 06
Net amount of unpaid losses and claims .....	\$9,677 50
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$54,303 94
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	19,874 5
Total unearned premiums .....	73,778 47
Cash dividends to stockholders, unpaid .....	1,000 00
Commissions and brokerage .....	2,800 00
Total liabilities, except capital and net surplus .....	\$87,255 97
Joint-stock capital paid up in cash .....	350,000 00
Surplus beyond all liabilities .....	8,853 03

Aggregate Liabilities, including paid up capital and net surplus, \$446,109 00

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$151,686 99	
Deduct reinsurance, rebate and return premiums.....	19,180 25	
Net cash received for premiums (all fire).....		\$132,486 74
Interest received on bonds and mortgages.....		2,500 00
Interest and dividends received from all other sources.....		10,596 15
Aggregate Income received during the year in cash.....		<u>\$145,582 89</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$30,179 90	
Deduct salvages and reinsurances.....	8,699 71	
Net amount paid for losses (all fire).....		\$71,480 19
Dividends paid.....		13,000 00
Commissions and brokerage.....		27,723 08
Salaries and other charges of officers, clerks and other employes..		18,445 83
State, national and local taxes.....		2,479 27
All other payments.....		12,086 81
Aggregate Expenditures during the year in cash.....		<u>\$145,214 68</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$14,434,088	\$112,387 51
Written or renewed in 1884.....	19,349,046	124,986 40
Totals.....	<u>\$33,783,134</u>	<u>\$337,373 91</u>
Deduct expirations and cancellations.....	15,730,942	112,655 18
In force December 31, 1884.....	\$18,052,192	\$153,718 73
Deduct amount reinsured.....	1,368,206	12,710 60
Net amount in force.....	<u>\$16,683,984</u>	<u>\$141,008 13</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,476,331	\$108,407 89	1-2	\$54,203 94
1889.....	Two years.....	31,635	122 34	1-4	30 58
1894.....		34,300	115 48	3-4	86 61
1883.....	Three years.....	891,708	8,737 69	1-6	956 28
1883.....		1,068,600	8,116 75	1-2	4,058 28
1884.....	Four years.....	1,492,285	11,608 34	5-6	9,669 45
1881.....		5,060	80 60	1-8	6 32
1882.....	Five years.....	22,141	128 66	3-8	72 27
1883.....		21,108	226 28	5-8	141 40
1884.....	Six years.....	5,350	47 98	7-8	43 00
1890.....		27,000	173 67	1-10	17 27
1881.....	Seven years.....	16,000	204 00	3-10	61 20
1883.....		129,900	1,410 00	1-2	705 00
1883.....	Eight years.....	226,262	2,063 37	7-10	1,444 38
1884.....		275,764	2,537 17	9-10	2,283 39
Total amounts.....		<u>\$16,683,984</u>	<u>\$141,008 13</u>		<u>\$73,778 47</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,433,818 74
Total losses paid since organization.....	687,797 19
Total cash dividends declared since the Company commenced business.....	\$75,000 00
Total amount of the Company's stock owned by the directors at par value.....	28,200 00
Total amount of fire losses incurred during the year.....	<u>70,300 60</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$3,681,819 00
Premiums received.....	87,453 75
Losses paid.....	26,288 89
Amount of losses incurred.....	30,873 39
Amount paid the Comptroller for taxes on premiums.....	450 96
Amount paid the Comptroller for taxes on capital stock.....	<u>315 00</u>

## STUYVESANT INSURANCE COMPANY.

No. 123 BOWERY, NEW YORK.

[Organized November 25, 1850; commenced business January 31, 1851.]

SAMUEL P. PATTERSON, *President.*

GEORGE B. RHOADS *Secretary.*

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$160,750 00
Interest due and unpaid on bond and mortgage loans .....	240 00
Interest accrued thereon .....	8,221 50

#### *Stocks, Bonds, &c., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$28,000 00	\$42,940 00	
New York Central Railroad Company stock .....	60,000 00	51,450 00	
Lake Shore Railroad Company stock .....	30,000 00	18,535 00	
Central Pacific Railroad Company stock .....	30,000 00	8,800 00	
Western Union Telegraph Company stock .....	10,000 00	5,400 00	
New York, Lake Erie & Western R. R. Co. bonds .....	30,000 00	17,100 00	
Total par and market values .....	\$188,000 00	\$142,215 00	142,215 00

#### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Importers and Traders' Bank stock .....	\$1,000 00	\$1,500 00	\$1,000 00	
Rutgers Insurance Company stock .....	500 00	635 00	500 00	
John Stephenson Company stock .....	2,000 00	3,000 00	1,000 00	
Total amounts .....	\$3,500 00	\$5,135 00	\$2,500 00	2,500 00
Cash in office, \$480.43; in bank, \$1,567.51; total .....				2,047 94
Interest due and accrued on stocks and bonds .....				1,350 00
Interest due and accrued on collateral loans .....				63 50
Premiums in due course of collection .....				5,450 80

Aggregate amount of all actual, available Assets .....

\$317,837 24

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$3,384 97
Losses unadjusted, including all reported and supposed losses .....	2,908 55
Losses related, including interest, costs and expenses .....	1,078 97
Net amount of unpaid losses and claims .....	\$6,922 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$37,401 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	7,685 28
Total unearned premiums .....	45,087 24
Salaries and other miscellaneous expenses, due and accrued .....	1,119 00
All other liabilities .....	1,317 24
Total liabilities, except capital and net surplus .....	\$54,445 96
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities .....	63,391 24

Aggregate Liabilities, including paid up capital and net surplus, \$317,837 24

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$86,578 73
Deduct reinsurance, rebate and return premiums.....	6,142 22
Net cash received for premiums (all fire).....	\$80,435 81
Interest received on bonds and mortgages .....	6,967 83
Interest and dividends received from all other sources .....	11,288 08
Income from all other sources .....	1,887 92
Aggregate Income received during the year in cash.....	<u>\$100,474 14</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$49,663 49
Deduct salvages and reinsurances .....	1,108 64
Net amount paid for losses (all fire).....	\$48,559 85
Dividends paid .....	20,000 00
Commissions and brokerage .....	13,057 72
Salaries and other charges of officers, clerks and other employes ..	13,600 00
State, national and local taxes .....	2,472 76
All other payments .....	8,669 15
Aggregate Expenditures during the year in cash.....	<u>\$106,359 48</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$15,904,438	\$81,444 16
Written or renewed in 1884.....	16,083,984	87,461 51
Totals.....	\$31,988,422	\$168,905 67
Deduct expirations and cancellations.....	16,869,555	79,151 93
In force December 31, 1884.....	\$16,018,867	\$89,753 74
Deduct amount reinsured.....	436,650	1,887 58
Net amount in force.....	<u>\$15,582,217</u>	<u>\$87,866 16</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,886,797	\$74,808 91	1-3	\$7,401 96
1883.....		340,550	1,664 67	1-6	277 44
1882.....	Three years.....	1,134,680	5,763 23	1-3	2,881 61
1881.....		1,147,350	5,174 85	5-6	4,312 88
1880.....		14,000	104 00	1-10	10 40
1881.....		20,000	184 00	3-10	40 30
1882.....	Five years.....	40,000	193 50	1-3	96 75
1883.....		4,000	18 00	7-10	12 60
1884.....		5,000	60 00	9-10	54 00
Totals.....		<u>\$15,582,217</u>	<u>\$87,916 16</u>		<u>\$45,087 34</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,166,510 22
Total losses paid since organization .....	853,067 78
Total cash dividends declared since the Company commenced business.....	652,000 00
Total amount of the Company's stock owned by the directors at par value.....	35,185 00
Total amount loaned to stockholders and officers.....	13,000 00
Total amount of fire losses incurred during the year.....	<u>47,744 57</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$16,083,984 00
Premiums received.....	80,435 81
Losses paid .....	48,559 85
Amount of losses incurred .....	47,744 57
Amount paid the Comptroller for taxes on premiums.....	646 27
Amount paid the Comptroller for taxes on dividends to stockholders.....	550 00

# UNION FIRE INSURANCE COMPANY.

## BUFFALO.

[Organized and commenced business June 16, 1874.]

JOSEPH CHURCHYARD, *President.*

ALEXANDER MARTIN, *Secretary.*

Capital stock of the Company paid up, \$100,000.

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$91,727 00
Interest due and unpaid on bond and mortgage loans.....	58 50
Interest accrued thereon.....	643 79

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States Consol., 4 per cent registered, at \$1.22,	\$5,000 00	\$5,100 00	
Buffalo City bond .....	1,000 00	1,000 00	
Buffalo East Side St. Railway 1st mortgage bonds..	5,000 00	5,000 00	
Total par and market values.....	\$12,000 00	\$12,100 00	18,100 00

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Buffalo German Ins. Co. stock .....	\$1,000 00	\$2,000 00	\$1,000 00	1,000 00
Cash in office, \$1,173.48; in bank, \$9,405.27; total .....				10,578 75
Interest due and accrued on stocks and bonds.....				85 00
Interest due and accrued on collateral loans.....				27 50
Premiums in due course of collection.....				4,598 05
Buffalo city warrants.....				17,109 08

Aggregate amount of all actual, available Assets..... **\$138,877 67**

### *Items not admitted as Available Assets.*

Personal security..... **\$1,300 34**

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$370 00
Unearned premiums, at 50 per cent of premiums on fire risks run- one year or less.....	\$16,563 49
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	4,915 65
Total unearned premiums .....	21,469 14
Due other companies for reinsurance.....	280 83
Total liabilities, except capital and net surplus.....	\$22,019 96
Joint-stock capital paid up in cash .....	100,000 00
Surplus beyond all liabilities.....	16,857 71

Aggregate Liabilities, including paid up capital and net surplus, **\$138,877 67**

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$32,123 59
Deduct reinsurance, rebate and return premiums.....	4,429 98
Net cash received for premiums (all fire).....	\$28,693 61
Interest received on bonds and mortgages .....	4,002 14
Interest and dividends received from all other sources.....	2,144 04
Aggregate Income received during the year in cash .....	\$34,828 79

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$17,161 00	
Deduct salvages and reinsurances .....	1,283 96	
Net amount paid for losses (all fire) .....		\$15,877 44
Dividends paid .....		6,000 00
Commissions and brokerage .....		2,519 80
Salaries and other charges of officers, clerks and other employes ..		5,478 00
State, national and local taxes .....		1,027 67
All other payments .....		1,400 48
Aggregate Expenditures during the year in cash .....		<u>\$32,808 84</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$3,608,553	\$37,443 16
Written or renewed in 1884 .....	2,584,045	25,500 78
Totals .....	\$7,442,596	\$62,943 94
Deduct expirations and cancellations .....	3,718,018	23,554 74
In force December 31, 1884 .....	\$3,724,578	\$41,388 20
Deduct amount reinsured .....	163,319	1,587 74
Net amount in force .....	<u>\$3,562,264</u>	<u>\$39,800 46</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$2,809,317	\$32,106 99	1-3	\$16,553 49
1882 .....	Three years .....	167,794	1,635 89	1-6	273 65
1883 .....		269,395	2,530 36	1-3	1,265 13
1884 .....		413,577	4,018 81	5-6	3,349 00
1881 .....	Five years .....	4,500	96 25	3-10	28 87
Totals .....		<u>\$3,724,583</u>	<u>\$41,388 20</u>		<u>\$31,469 14</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$305,543 74
Total losses paid since organization .....	137,331 55
Total cash dividends declared since the Company commenced business .....	78,000 00
Total amount of the Company's stock owned by the directors at par value ..	70,000 00
Total amount loaned to stockholders and officers .....	5,250 00
Total amount of fire losses incurred during the year .....	<u>13,797 44</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$3,319,843 00
Premiums received .....	25,089 61
Losses paid .....	5,203 80
Amount of losses incurred .....	5,473 80
Amount paid the Comptroller for taxes on premiums .....	171 19
Amount paid the Comptroller for taxes on dividends to stockholders .....	<u>150 00</u>

## UNITED STATES FIRE INSURANCE COMPANY.

No. 115 BROADWAY, NEW YORK.

[Organized April 1, 1834.]

W. WILSON UNDERHILL, *President.*GEORGE E. COCK, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$248,600 00
Interest due and unpaid on bond and mortgage loans .....	890 00
Interest accrued thereon .....	<u>1,888 88</u>

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$281,000 00	\$281,980 00	\$281,980 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Mil. and St. Paul 1st mort. bonds..	\$2,800 00	\$2,480 00	\$2,000 00	
Chi., Bur. & Quinley 1st mort. bds..	2,000 00	2,900 00	4,000 00	
Total amounts.....	\$4,800 00	\$4,380 00	\$5,000 00	5,000 00
Cash in office, \$802.98; in bank, \$2,384.03; total.....				8,187 56
Interest due and accrued on stocks and bonds.....				2,200 00
Interest due and accrued on collateral loans.....				25 00
Premiums in due course of collection.....				18,907 66
Aggregate amount of all actual, available Assets .....				\$561,579 05

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$400 15
Losses unadjusted, including all reported and supposed losses....	3,777 00
Net amount of unpaid losses and claims.....	\$3,777 15
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$42,285 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	14,221 05
Unearned premiums, at 50 per cent, on inland navigation risks....	3,533 53
Total unearned premiums.....	60,080 56
Cash dividends to stockholders, unpaid.....	100 25
Salaries and other miscellaneous expenses, due and accrued.....	1,517 45
Borrowed money, due and to become due.....	20,000 00
All other liabilities, viz.: Taxes and assessments, \$625; commissions and brokerage, \$3,471.25; return premiums, \$1,032.51; total....	5,128 76
Total liabilities, except capital and net surplus.....	\$90,580 17
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	221,018 88
Aggregate Liabilities, including paid up capital and net surplus,	\$561,579 05

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$104,307 38	\$9,204 14	
Deduct reinsurance, rebate and return premiums ..	8,864 69	288 67	
Net cash received for premiums.....	\$95,442 69	\$8,915 47	\$104,408 16
Interest received on bonds and mortgages. . . . .			15,035 00
Interest and dividends received from all other sources .....			8,732 81
Income from all other sources .....			875 62
Aggregate Income received during the year in cash .....			\$129,051 59

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$55,332 21	\$2,206 13	
Deduct salvages and reinsurances.....	1,632 41	288 24	
Net amount paid for losses.....	\$53,699 80	\$1,917 79	\$55,586 59
Dividends paid .....			24,972 50
Commissions and brokerage .....			17,204 28

Salaries and other charges of officers, clerks and other employ��s ..	\$11,815 18
State, national and local taxes .....	4,654 67
All other payments.....	14,421 92

Aggregate Expenditures during the year in cash..... \$128,105 04

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883.....	\$14,351,093	\$79,341 87	\$184,430	\$6,285 95
Written or renewed in 1884.....	17,704,113	114,085 78	313,230	9,343 96
<b>Totals</b> .....	<b>\$31,955,205</b>	<b>\$193,327 65</b>	<b>\$497,660</b>	<b>\$15,629 91</b>
Deduct expirations and cancellations.....	16,300,886	83,357 55	325,660	8,582 84
In force December 31, 1884.....	\$15,654,319	\$109,970 10	\$223,000	\$7,047 07
Deduct amount reinsured.....	383,199	2,220 60	.....	.....
<b>Net amount in force.....</b>	<b>\$15,271,120</b>	<b>\$107,749 50</b>	<b>\$223,000</b>	<b>\$7,047 07</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$11,941,433	\$34,571 97	1-2	\$42,265 98
1883.....	Two years.....	2,500	34 00	1-4	6 00
1884.....		3,100	63 50	2-4	51 87
1883.....	Three years.....	331,300	4,548 64	1-6	758 10
1882.....		1,174,855	5,863 08	1-2	2,931 53
1884.....	Four years.....	1,469,157	9,743 23	5-6	8,119 35
1884.....		27,250	273 50	7-8	238 44
1880.....	Five years.....	1,200	21 06	1-10	2 10
1881.....		4,700	47 45	2-10	14 23
1882.....		13,750	132 23	1-2	96 13
1883.....		81,600	766 75	7-10	536 72
1884.....		174,475	1,630 10	9-10	1,467 06
<b>Totals</b> .....		<b>\$15,735,120</b>	<b>\$107,749 50</b>		<b>\$56,507 08</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3,192,553 00
Total losses paid since organization .....	1,706,725 00
Total cash dividends declared since the Company commenced business.....	1,504 091 00
Total amount of the Company's stock owned by the directors at par value.....	50,800 00
Total amount of fire losses incurred during the year.....	43,919 13
Total amount of inland losses incurred during the year.....	2,206 18

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$10,589,607 00	\$313,230 00
Premiums received.....	83,790 10	8,956 47
Losses paid.....	12,677 51	2,222 90
Amount of losses incurred.....	5,083 96	2,206 13
Amount paid the Comptroller for taxes on premiums.....		\$368 53
Amount paid the Comptroller for taxes on dividends to stockholders.....		625 00



## WESTCHESTER FIRE INSURANCE COMPANY.

No. 141 BROADWAY, NEW YORK.

(Incorporated as a mutual company March 14, 1887; changed to a joint-stock company Jan. 1, 1870.)

GEORGE R. CRAWFORD, *President.*

JOHN Q. UNDERHILL, *Secretary.*

Capital stock of the Company paid up, \$900,000

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$18,000 00
Loans on bond and mortgage (first liens).....	141,650 00
Interest due and unpaid on bond and mortgage loans.....	645 50
Interest accrued thereon.....	950 58

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$410,000 00	\$500,000 00	
N. Y. Central R. R. Co.'s debt cert., extended, 5's..	20,000 00	20,600 00	
Georgia State bonds.....	25,000 00	27,500 00	
New York, Chicago and St. Louis R. R. bonds, 1st mortgage.....	25,000 00	23,000 00	
New York and Harlem R. R. stock.....	30,000 00	57,200 00	
Rensselaer and Saratoga R. R. stock.....	30,000 00	43,300 00	
New York, Lackawanna and Western R. R. stock.....	50,000 00	43,700 00	
Northern Pacific R. R. 1st mortgage bonds.....	20,000 00	20,000 00	
Total par and market values.....	<u>\$610,000 00</u>	<u>\$733,300 00</u>	733,300 00

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Central Bank Westchester Co.....	<u>\$2,600 00</u>	<u>\$2,600 00</u>	<u>\$1,500 00</u>	
Cash in bank.....				1,500 00
Premiums in due course of collection.....				54,599 05
Rents due and accrued.....				62,014 31
				864 12

Aggregate amount of all actual, available Assets..... \$1,018,023 56

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$37,915 61
Losses unadjusted, including all reported and supposed losses.....	17,500 00
Total amount of claims for losses.....	\$55,415 61
Deduct reinsurance thereon.....	2,000 00
Net amount of unpaid losses and claims.....	\$53,415 61
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$182,580 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	263,599 48
Total unearned premiums.....	446,180 30
Commissions and brokerage.....	8,914 85
Total liabilities, except capital and net surplus.....	\$508,450 76
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	204,572 80

Aggregate Liabilities, including paid up capital and net surplus, \$1,018,023 56

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$755,549 11
Deduct reinsurance, rebate and return premiums .....	75,470 40
Net cash received for premiums (all fire).....	\$680,078 71
Interest received on bonds and mortgages .....	8,463 10
Interest and dividends received from all other sources .....	27,253 71
Received for rent .....	1,996 81
Aggregate Income received during the year in cash .....	\$717,791 38

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$401,690 47
Deduct salvages and reinsurances .....	15,551 41
Net amount paid for losses (all fire).....	\$386,139 06
Dividends paid .....	30,000 00
Commissions and brokerage .....	130,530 92
Salaries and other charges of officers, clerks and other employes ..	28,549 96
State, national and local taxes .....	18,906 65
All other payments .....	81,536 00
Aggregate Expenditures during the year in cash.....	\$675,662 68

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$93,700,383 00	\$317,196 33
Written or renewed in 1884 .....	78,490,347 00	748,355 88
Totals .....	\$172,190,630 00	\$1,565,492 20
Deduct expirations and cancellations .....	78,980,000 00	696,612 58
In force December 31, 1884 .....	\$93,210,630 00	\$368,869 62
Deduct amount reinsured .....	1,503,655 00	16,336 81
Net amount in force.....	\$91,706,975 00	\$352,532 81

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less .....	\$46,590,837	\$365,041 74	1-3	\$182,530 87
1883.....	Two years .....	479,471	8,694 80	1-4	923 70
1884.....	Two years .....	273,693	2,530 19	3-4	1,897 64
1883.....	Three years .....	11,193,236	97,442 30	1-6	16,240 38
1883.....	Three years .....	13,940,760	116,740 90	1-2	58,370 45
1884.....	Three years .....	12,147,660	121,230 90	5-6	101,026 75
1881.....	Four years .....	164,120	1,639 22	1-8	206 65
1882.....	Four years .....	187,948	1,801 54	3-8	675 58
1883.....	Four years .....	236,628	1,903 15	5-8	1,188 84
1884.....	Four years .....	123,490	1,580 16	7-8	1,330 14
1880.....	Five years .....	1,880,214	15,840 16	1-10	1,584 01
1881.....	Five years .....	1,702,468	21,690 43	3-10	6,507 13
1882.....	Five years .....	2,880,476	27,143 60	1-2	13,571 80
1883.....	Five years .....	2,720,494	24,104 32	7-10	22,873 01
1884.....	Five years .....	3,220,460	40,230 40	9-10	36,207 36
Totals .....		\$91,706,975	\$352,532 81		\$446,190 30

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$2,599,494 00
Total losses paid since organization .....	5,347,506 00
Total cash dividends declared since the Company commenced business .....	878,000 00
Total dividends declared payable in stock since organization .....	100,000 00
Total amount of the Company's stock owned by the directors at par value .....	55,240 00
Total amount loaned to stockholders and officers .....	6,500 00
Total amount of fire losses incurred during the year .....	384,880 00

Amount deposited in various States and countries for the protection of policy-holders, as follows, viz:

	Deposits.	Liabilities.
Georgia .....	\$25,000 00	\$13,303 51
Virginia .....	10,000 00	6,586 14
North Carolina .....	10,000 00	4,500 00

*Business in the State of New York during the year.*

Risks written .....	\$24,742,980 00
Premiums received.....	162,054 56
Losses paid .....	104,486 92
Amount of losses incurred.....	98,751 74
Amount paid the Comptroller for taxes on premiums.....	1,364 29
Amount paid the Comptroller for taxes on capital stock .....	750 00

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

No. 18 BROADWAY, BROOKLYN.

[Organized March 23, 1853.]

EDMUND DRIGGS, *President.*N. W. MESEROLE, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$448,225 86
Loans on bond and mortgage (first liens).....	283,000 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$6,000 is in process of foreclosure) ....	8,000 00
Interest due and unpaid on bond and mortgage loans.....	806 50
Interest accrued thereon.....	1,271 08

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$66,000 00	\$63,687 50
Grand Street and Newtown Railroad bonds.....	21,000 00	21,430 00
Georgia State bonds.....	25,000 00	25,000 00
Broadway Railroad, of Brooklyn, bonds.....	5,000 00	3,180 00
Grand Street and Newtown Railroad stock.....	38,000 00	34,650 00
Long Island Bank, of Brooklyn, stock.....	10,000 00	11,500 00
First National Bank, of Brooklyn, stock.....	4,800 00	18,475 00
People's Gas-Light Company, of Brooklyn, stock..	12,000 00	10,400 00
Metropolitan Gas Light Co., of Brooklyn, stock ...	5,000 00	4,700 00
Citizens' Gas-Light Co., of Brooklyn, stock.....	7,180 00	6,408 00
Dry Dock, East Broadway and Battery Railroad Co., of New York, stock.....	20,000 00	27,400 00
Dry Dock, East Broadway and Battery Railroad Co., of New York, scrip.....	20,000 00	20,800 00
Total par and market values.....	\$228,080 00	\$372,620 50

272,620 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Cypress Hills Cemetery bonds.....	\$9,000 00	\$9,000 00	\$5,500 00
Greenwich Insurance Co. stock.....	250 00	700 00	350 00
Union Ferry Company stock.....	600 00	840 00	600 00
Lafayette Insurance Co. stock.....	1,000 00	1,000 00	800 00
Grand St. & Newtown R. R. stock..	1,000 00	1,050 00	800 00
Williamsburgh Savings Bank Book.	500 00	500 00	450 00
Total amounts.....	\$12,350 00	\$13,090 00	\$9,500 00

9,500 00

Cash in office, \$1,146.02; in bank, \$79,071.52; total.....	80,217 54
Interest due and accrued on stocks and bonds.....	5,480 43
Interest due and accrued on collateral loans.....	58 00
Premiums in due course of collection .....	72,766 54
All other assets, viz.: Rents due and accrued, \$6,268.48; due for reinsurances on losses paid, \$1,765.56; total .....	8,084 04

Aggregate amount of all actual, available Assets ..... \$1,189,980 49

*Items not admitted as Available Assets.*

Salvages .....	\$1,800 00
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*Special Reserve Fund under Chapter 189, Laws of 1874, as amended by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department .....	\$255,000 00
Guaranty surplus fund .....	184,969 08

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$6,907 63
Losses unadjusted, including all reported and supposed losses .....	29,434 00
Losses resisted, including interest, costs and expenses .....	8,400 00

Total amount of claims for losses .....	\$40,741 63
Deduct reinsurance thereon .....	11,606 87

Net amount of unpaid losses and claims .....	\$28,134 95
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$371,173 45
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	168,995 00

Total unearned premiums .....	440,167 54
Cash dividends to stockholders, unpaid .....	115 00
Salaries and other miscellaneous expenses, due and accrued .....	2,500 00
All other liabilities, viz.: Taxes and assessments, \$1,861.64; commissions and brokerage, \$13,282.89; return premiums, \$6,849.45; total .....	20,998 98

Total liabilities, except capital and net surplus .....	\$501,911 47
Joint-stock capital paid up in cash .....	250,000 00
Surplus beyond all liabilities .....	488,069 02

Aggregate Liabilities, including paid up capital and net surplus, .....	\$1,189,980 49
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## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$300,637 46
Deduct reinsurance, rebate and return premiums .....	119,239 47

Net cash received for premiums (all fire) .....	\$681,287 99
Interest received on bonds and mortgages .....	23,208 20
Interest and dividends received from all other sources .....	5,402 23
Received for rent .....	15,637 23

Aggregate Income received during the year in cash .....	\$724,535 64
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## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$285,660 45
Deduct salvages and reinsurances .....	48,638 98

Net amount paid for losses (all fire) .....	\$336,881 47
Dividends paid .....	50,160 00
Commissions and brokerage .....	155,551 27
Salaries and other charges of officers, clerks and other employes ..	56,408 40
State, national and local taxes .....	18,930 16
All other payments .....	70,544 05

Aggregate Expenditures during the year in cash .....	\$688,420 35
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## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$97,458,630	\$311,788 35
Written or renewed in 1884 .....	141,637,934	810,135 51
Totals .....	\$239,096,564	\$1,621,923 86
Deduct expirations and cancellations .....	123,905,367	693,839 97
In force December 31, 1884 .....	\$108,181,187	\$323,083 89
Deduct amount reinsured .....	6,194,819	69,396 70
Net amount in force .....	\$99,986,368	\$253,687 19

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$33,620,056	\$542,544 90	1-2	\$271,172 45
1883.....	Two years.....	150,700	1,514 17	1-4	328 54
1884.....		143,276	1,300 69	3-4	300 52
1882.....	Three years.....	6,951,837	53,651 43	1-6	8,945 90
1883.....		8,374,065	67,448 29	1-2	33,734 14
1884.....		9,653,751	75,504 15	5-6	65,503 44
1881.....		93,431	827 05	1-8	103 38
1882.....	Four years.....	105,323	1,014 47	2-8	320 43
1883.....		114,425	1,035 44	5-8	647 15
1884.....		22,400	222 15	7-8	813 01
1880.....		1,351,334	12,503 90	1-10	1,350 39
1881.....	Five years.....	2,037,531	19,143 31	3-10	5,742 66
1882.....		2,651,412	25,351 28	1-2	12,675 64
1883.....		2,130,430	21,373 31	7-10	14,591 22
1884.....		2,346,656	23,145 30	9-10	22,630 68
1879.....	Six years.....	10,000	105 00	1-12	8 75
1880.....		3,000	32 80	3-12	8 05
1881.....		2,500	55 25	5-12	23 44
1882.....		12,350	171 68	5-14	61 20
1883.....	Seven years.....	15,000	241 25	7-14	115 63
1884.....		8,000	85 00	9-14	54 64
1883.....		4,000	60 00	11-14	47 14
1884.....		2,000	30 00	13-14	27 26
Totals.....		\$80,935,858	\$353,637 19	.....	\$440,167 54

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3,733,733 45
Total losses paid since organization.....	4,511,423 86
Total cash dividends declared since the Company commenced business.....	902,500 00
Total amount of the Company's stock owned by the directors at par value.....	75,300 00
Total amount loaned to stockholders and officers.....	8,100 00
Total amount of fire losses incurred during the year.....	336,336 56

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Georgia.....	\$25,000 00
Virginia.....	11,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$37,476,468 00
Premiums received.....	323,673 59
Losses paid.....	141,053 63
Amount of losses incurred.....	134,298 59
Amount paid the Comptroller for taxes on premiums.....	2,395 95
Amount paid the Comptroller for taxes on dividends to stockholders.....	1,300 00

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# New York State Mutual Fire Insurance Companies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE MUTUAL FIRE INSURANCE COMPANIES OF THE STATE  
OF NEW YORK, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.

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# DUTCHESS COUNTY MUTUAL INSURANCE COMPANY.

## POUGHKEEPSIE.

[Incorporated April 12, 1896.]

PETER R. SLEIGHT, *President.*

LEWIS H. VAIL, *Secretary.*

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$10,000 00
Loans on bond and mortgage (first liens).....	19,500 00

#### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,000 00	\$1,330 00	
N. Y. C. & Hudson R. R. stock.....	20,000 00	25,587 50	
Phoenix National Bank of New York stock.....	5,540 00	5,540 00	
Ninth National Bank of New York stock.....	2,500 00	2,700 00	
Falkirk National Bank stock.....	2,100 00	2,565 00	
Farmers & Manufacturers' National Bank stock....	2,000 00	2,000 00	
City National Bank stock.....	1,300 00	1,170 00	
Louisville & Nashville R. R. bonds.....	5,000 00	4,275 00	
District Columbia bonds.....	45,000 00	51,300 00	
Poughkeepsie City bonds.....	10,700 00	11,338 00	
Total par and market values.....	<u>\$106,140 00</u>	<u>\$108,935 50</u>	108,935 50

Cash in office, \$2,520.74; in bank, \$18,200.23; cash in hands of agents in due course of transmission, \$15,071.87; total .....	80,792 84
Interest due on bonds and mortgages.....	590 00
Interest due and unpaid .....	150 00
Other interest accrued.....	808 83
Rents due and accrued .....	66 67
Total amount of premium notes held by the Company on policies issued and still in force, covering property within this State.....	\$285,363 08
Total amount of premium notes held by the Company on policies issued and still in force, covering property in other States.....	<u>1,085 00</u>

**Aggregate amount of all actual, available Assets .....** \$170,938 34

#### *Items not admitted as Available Assets.*

Office furniture, fixtures and safes.....	\$1,000 00
Personal securities.....	3,112 85
Total.....	<u>\$4,112 85</u>

### II. LIABILITIES.

Losses adjusted, but not due.....	\$5,595 21
Losses unadjusted, including all reported and supposed losses.....	5,550 00
Net amount of unpaid losses and claims.....	\$11,245 21
Cash premiums received on unexpired risks .....	\$253,445 05
Premiums notes received on unexpired risks.....	<u>236,295 03</u>
Amount required to safely reinsure outstanding risks. ....	128,849 48
Aggregate amount of all losses, claims and Liabilities .....	<u><u>\$140,094 60</u></u>



## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$106,896 98
Deduct reinsurance, rebate and return premiums.....	9,379 84
Net cash received for premiums.....	\$97,607 09
Net amount of premiums received during the year liable to assessment.....	\$41,116 81
Interest received on bonds and mortgages.....	1,055 00
Interest received from all other sources.....	5,579 01
Received for rent.....	900 00
Aggregate Income received during the year in cash.....	\$104,441 10

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$60,104 98
Commissions and brokerage.....	19,541 87
Salaries and other charges of officers, clerks and other employes ..	9,610 58
State, national and local taxes.....	718 25
All other payments.....	1,665 90
Aggregate Expenditures during the year in cash.....	\$91,641 08

## V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year.....	\$59,716 19
Net amount of risks written during the year.....	12,594,860 50
Amount of risks in force December 31, 1884, having not more than one year to run.....	\$13,066,819 50
Having more than one, and not more than three years to run.....	17,583,573 00
Having more than three years to run.....	2,645,473 00
Total amount of risks in force December 31, 1884.....	33,299,864 50
Number of policies in force for which the Company has received the entire premium in cash, 14,729.	
Amount of policies in force for which the Company has received the entire premium in cash.....	26,838,895 50
Amount of risks taken and in force where the principal office of the Company is located.....	10,469,768 00

There are seventy-four surveyors employed by the Company in the State of New York, and one general agent in other States.

## ERIE COUNTY MUTUAL INSURANCE COMPANY.

## BUFFALO.

[Incorporated March 14, 1874; commenced business March 18, 1874.]

AUGUST BECK, *President*.

JOSEPH TIMMERMAN, *Secretary*.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$39,885 00
Cash in office, \$116.78; in bank, \$24,152.40; cash in hands of agents in due course of transmission, \$1,854 88; total.....	26,123 56
Interest due and unpaid on bonds and mortgages.....	13 75
Interest accrued thereon.....	1,098 13
Premiums in due course of collection.....	1,151 18
Stock or deposit notes.....	\$118,854 15
All other assets.....	398 48
Aggregate amount of all actual, available Assets.....	\$118,665 04

## II. LIABILITIES.

Cash premiums received on unexpired risks.....	\$42,422 27
Premium notes received on unexpired risks.....	112,854 15
Amount required to safely reinsure all the outstanding risks of the company.....	\$22,091 18
Aggregate amount of all unpaid losses, claims and liabilities.....	\$22,091 18

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$27,297 75
Deduct reinsurance, rebate and return premiums .....	1,551 56
Net cash received for premiums .....	\$25,746 19
Premiums on risks written during the year not paid in cash.....	\$3,005 50
Premium notes received during the year, liable to assessment.....	97,310 32
Received for assessment on premium notes.....	515 66
Received for interest on bonds and mortgages.....	4,022 05
Received for interest from all sources.....	880 17
Income from all other sources.....	436 17
Aggregate income received during the year in cash.....	\$41,670 25

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$8,958 48
Commissions and brokerage.....	2,896 61
Salaries and other charges of officers, clerks and other employes..	3,753 25
State, national and local taxes.....	717 16
Rent.....	400 00
Miscellaneous.....	460 40
Aggregate expenditures during the year in cash.....	\$17,175 90

## V. MISCELLANEOUS.

Total amount of losses incurred during the year .....	\$8,958 48
Risks written.....	4,218,122 00
Amount of fire risks in force December 31, 1884, having not more than one year to run.....	\$2,222,214 00
Having more than one, and not more than three years to run .....	1,747,428 00
Having more than three years to run .....	2,317,181 00
Total amount of risks in force December 31, 1884.....	6,286,821 00
Loaned to directors .....	2,800 00
Amount notes originally forming the capital of the Company.....	\$81,635 40
Amount of policies in force for which the Company received the entire premiums in cash.....	2,847,581 00
Amount of assessments on premium notes collected by the Company,	12,814 26

Ten agents employed in State of New York.

## GLEN COVE MUTUAL INSURANCE COMPANY.

GLEN COVE, QUEENS COUNTY.

[Incorporated March 27, 1887.]

EBENEZER KELLUM, *President.*

DANIEL V. WEEKS, *Secretary.*

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$62,703 86
Loans on bond and mortgage upon which more than one year's interest is due .....	750 00

#### *Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$5,500 00	\$6,715 00	
Cash in office, \$322,50; in bank, \$2,214.04; total .....			6,715 00
Interest due and unpaid.....			2,536 54
Interest accrued, but not due .....			853 82
Other interest due and unpaid .....			1,009 51
Other interest accrued but not due.....			70 00
Premiums in due course of collection.....			155 96
Deposit notes, exclusive of premium notes, held as a part of the capital of the Company.....		\$377,961 00	592 55

Aggregate amount of all actual, available Assets ..... \$74,886 74

#### *Items not admitted as Available Assets.*

Loans on personal security.....	\$5,317 10
Office furniture .....	450 00
Total.....	<u>\$5,667 10</u>

### II. LIABILITIES.

Cash premiums received on unexpired risks.....	\$7,454 54
Deposit notes received on unexpired risks.....	377,961 00
Amount required to safely reinsure all outstanding risks.....	\$9,449 08
All other liabilities .....	450 00

Aggregate amount of all unpaid losses, claims and liabilities.. \$9,899 08

### III. INCOME DURING THE YEAR.

Net cash received for premiums.....	\$15,574 08
Interest received on bonds and mortgages....	8,749 33
Interest from all other sources .....	574 52
Income from all other sources .....	317 05
Premiums on risks written during the year, not paid in cash.....	\$643 85
Deposit notes received, liable to assessments .....	377,961 00

Aggregate Income received during the year in cash..... \$30,314 98

### IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$15,126 75
Cash returned to members who have discontinued their policies...	937 51
Commission and brokerage.....	826 10
Salaries and other charges of officers, clerks and other employes...	4,142 43
State and local taxes .....	668 88
All other payments.....	1,272 06

Aggregate expenditures during the year in cash..... \$22,978 78

## V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year, including reported and disputed.....	\$15,126 75
Net amount of risks written during the year.....	7,556,090 00
Aggregate amount of risks in force December 31, 1884, \$1,000 thereof having more than one and not more than three years to run.....	7,271,815 00
Amount of notes originally forming the Company's capital.....	2,956 01
Total amount loaned to directors of the Company.....	957 17
Amount of policies in force (being 8,942 in number) for which the Company has received the entire premiums in cash.....	7,013,995 00
Amount of risks taken and in force in the county where the principal of the Company is situated.....	7,265,115 00
Number of agents employed is seventeen.	

## MUTUAL FIRE INSURANCE COMPANY.

No. 155 BROADWAY, NEW YORK.

[Incorporated February 1, 1869; commenced business June 10, 1882.]

EDWARD A. MOEN, *President*.P. R. ARMSTRONG, *Secretary*.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$450,000 00	\$516,237 50
Cash in office, \$200; in bank, \$2,676.98; total.....		2,876 98
Premiums in due course of collection.....		18,967 83

Aggregate amount of all actual, available Assets..... \$538,131 81

## II. LIABILITIES.

Net amount of unadjusted losses and claims.....	\$2,980 95
Amount required to safely reinsure all outstanding risks of the Company.....	180,218 00
Return premiums.....	59 48
Total Liabilities.....	<u>\$183,258 83</u>

*Statement of Advance Premium Certificates.*

Total amount of certificates outstanding December 31, 1883..... \$251,845 13

Balance outstanding of contribution forming capital June 10, 1883.....	\$180,806 38
Balance outstanding of additional subscription December 31, 1883.....	45,264 98
Certificates issued for return premiums December 31, 1884.....	409 80
Total.....	\$226,481 11
Deduct premiums charged December 31, 1884.....	17,520 40
Balance outstanding December 31, 1884.....	<u>\$208,977 71</u>
Balance outstanding of additional subscription December 31, 1883.....	\$35,756 81
Additional subscriptions December 31, 1884.....	119,365 70
Certificates issued for return premiums December 31, 1884.....	748 04
Total.....	\$145,870 55
Deduct premiums charged December 31, 1884.....	44,279 18
Balance outstanding December 31, 1884.....	<u>\$101,591 87</u>

Total amount of certificates outstanding December 31, 1884... \$310,569 06

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$235,015 51	
Deduct reinsurance, rebate and return premiums .....	45,263 34	
Net cash received for premiums (all fire) .....		\$276,763 17
Premium on risks written during the year, not paid in cash .....	\$12,967 33	
Interest received from all sources .....		17,147 44
Amount received for which interest bearing receipts given for money paid in advance for premiums of insurance have been issued .....	\$119,265 70	
Less amount used in payment of premiums .....	61,799 58	
Aggregate Income received during the year in cash .....		<u>\$298,910 61</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$53,423 82	
Cash returned to members during the year who have discontinued their policies .....	12,910 54	
Salaries and other charges of officers and directors of the Company, clerks and other employes .....	17,539 64	
Amount of interest paid scripholders during the year .....	825 90	
Taxes .....	2,511 93	
All other payments, viz.: Reinsurance, \$1,498.87; inspection account, \$11,172.36; printing and stationery, \$2,755.95; furniture and fixtures, \$386.80; expenses, \$5,044.95; rent, \$1,600; postage, \$2,270.20; dividends, \$15,293.27; total .....	40,022 40	
Aggregate Expenditures during the year in cash .....		<u>\$137,233 28</u>

## V. RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$111,004,407 68	\$104,123 18
Written or renewed in 1884 .....	25,206,297 27	323,236 94
Totals .....	\$136,210,704 95	\$427,360 12
Deduct expirations and cancellations .....	16,968,459 00	173,133 56
In force December 31, 1884 .....	\$119,242,245 95	\$254,226 56
Deduct amount reinsured .....	126,500 00	533 00
Net amount in force .....	<u>\$118,915,745 95</u>	<u>\$253,693 56</u>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$22,275,143	\$252,231 46	1-2	\$126,610 73
1883 .....		67,000	263 50	1-6	60 41
1882 .....	Three years .....	154,798	1,800 05	1-2	950 02
1881 .....		152,300	1,628 10	5-6	1,410 07
1880 .....		14,000	119 00	1-2	46 50
1879 .....	Five years .....	40,000	550 00	7-10	394 00
1878 .....		80,500	534 75	9-10	751 27
Totals .....		<u>\$22,600,735</u>	<u>\$255,679 56</u>		<u>\$129,213 00</u>

## VI. SCRIP.

Balance of scrip outstanding and deliverable to policyholders .....	\$61,583 00
Scrip not actually delivered .....	3,749 00
Scrip dividends declared during the year .....	58,165 00
Earned premiums on which said scrip dividends were declared .....	101,108 85
Net cash participating premiums received during the year .....	276,763 17
Limit of scrip accumulation before any redemption .....	<u>200,000 00</u>

## VII. MISCELLANEOUS.

Aggregate amount of losses incurred during the year.....	\$50,686 71
Amount of risks written during the year .....	22,927,285 00
Amount of risks in force December 31, 1884, having not more than one year to run .....	\$22,228,642 00
Having more than one and not more than three years to run.....	454,098 00
Having more than three years to run .....	144,500 00
Total amount of risks in force December 31, 1884.....	22,927,285 00
Amount of risks taken and in force in the county where principal office of the Company is located .....	10,000,000 00
Amount of dividends declared to date: Cash, \$39,145.88; scrip, \$61.582; total.....	90,727 88

No agents in New York; other States, three.

## MUTUAL INSURANCE COMPANY OF THE CITY AND COUNTY OF ALBANY.

No. 44 STATE STREET, ALBANY.

[Incorporated May 8, 1836.]

HENRY H. MARTIN, *President*.

GEORGE N. CUYLER, *Secretary*.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$83,500 00	\$101,085 00	\$101,085 00
Cash in office, \$12.50; in bank, \$17,810.24; in hands of agents, in due course of transmission, \$47.70; total.....			17,870 44
Interest accrued on deposits .....			460 00
Interest due and unpaid on United States bonds.....			835 00
Due for unpaid premiums .....			362 62
Premium notes (being 1,289 in number) held by the Company on policies issued and still in force, covering property within this State.....		\$366,008 00	
Premium notes (being six in number) held by the Company on poli- cies issued and still in force, covering property in other States ...		1,600 00	
Aggregate amount of all actual, available Assets.....			\$120,068 06

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$22 50
Cash premium notes received on unexpired risks .....	\$21,700 00
Amount required to safely reinsure all the outstanding risks of the Company.....	15,000 00
All other liabilities.....	250 00
Amount of all unpaid losses, claims and aggregate Liabilities..	\$15,272 50

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$10,668 50	
Deduct reinsurance, rebate and return premiums.....	406 69	
Net cash received for premiums.....		\$10,261 81
Interest from all sources.....		3,620 00
Income from all other sources .....		7 60
Net amount of premium notes received during the year liable to assessments.....	\$106,002 00	
Aggregate Income received during the year in cash.....		<u>\$13,789 41</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$1,982 82	
Commissions and brokerage .....	201 84	
Salaries and other charges of officers, clerks and other employes...	4,926 26	
State, national and local taxes .....	88 92	
All other payments.....	918 15	
Aggregate Expenditures during the year in cash.....		<u>8,107 51</u>

## V. MISCELLANEOUS.

Total amount of fire losses incurred during the year .....	\$1,982 82	
Net amount of risks written during the year.....	1,474,890 00	
Amount of risks in force December 31, 1884, having more than one year to run.....	\$1,487,135 00	
Amount of risks in force December 31, 1884, having more than one year and not more than three years to run.....	1,745,980 00	
Aggregate amount of risks in force December 31, 1884 .....	3,233,115 00	
Number of policies in force for which the Company has received the entire premiums in cash, 471.		
Amount of policies in force for which the Company has received the entire premiums in cash.....	646,610 00	
Amount of risks taken and in force in the county where the Company is located .....	3,064,145 00	

## RICHMOND COUNTY MUTUAL INSURANCE COMPANY.

## RICHMOND VILLAGE.

[Incorporated April 22, 1886; commenced business May 20, 1886.]

REUBEN LORD, *President.*C. METCALFE, *Secretary.*

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$12,454 98
Loans on bond and mortgage upon which more than one year's interest is due.....	3,262 65

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$14,000 00	\$15,625 75
Cash in bank .....		15,625 75
		<u>1,956 15</u>

Interest due and unpaid on collateral loans.....	\$498 86
Other interest accrued but not due.....	848 89
Amount of premium notes (being 974 in number), held by the Company on policies issued and still in force, covering property in this State.....	\$130,255 46

Aggregate amount of all actual, available Assets..... \$34,141 78

#### II. LIABILITIES.

Premium notes received on unexpired risks.....	\$130,255 46
Amount required to safely reinsure all outstanding risks.....	\$4,000 00
Due for salaries.....	75 00
Aggregate amount of all Liabilities.....	<u>\$4,075 00</u>

#### III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$2,660 89
Interest received on bonds and mortgages.....	949 75
Interest and dividends received from all other sources.....	580 00
Amount of premium notes received during the year liable to assessment.....	\$130,255 46

Aggregate Income received during the year in cash..... \$4,140 14

#### IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses during the year.....	\$1,978 78
Commissions and brokerage.....	106 58
Salaries and other charges of officers and directors of the Company,	1,857 40
Taxes.....	133 55
Stationery, postage, etc.....	251 91
Amount of cash returned to members who have discontinued their policies.....	3 89
Amount of premium notes returned during the year to members who have discontinued their policies.....	\$111 10

Aggregate Expenditures during the year in cash..... \$4,381 61

#### V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year.....	\$1,978 78
Net amount of risks written during the year.....	1,809,116 00
Amount of risks in force December 31, 1884.....	1,809,116 00
Amount loaned to directors of the Company.....	1,500 00
Amount of notes originally forming the capital of the Company...	<u>7,606 55</u>

Five agents employed in the State of New York



## SUFFOLK COUNTY MUTUAL INSURANCE COMPANY.

## PECONIC.

[Incorporated April 30, 1886.]

HUTCHINSON H. CASE, *President*.FRANKLIN H. OVERTON, *Secretary*.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$250 00
Loans on bond and mortgage (first liens) .....	21,162 90
Loans on bond and mortgage upon which more than one year's interest is due .....	4,788 86

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$1,000 00	\$1,230 00	
Shelter Island Town and School District bonds .....	700 00	700 00	
Total par and market values .....	\$1,700 00	\$1,930 00	1,930 00
Cash in office, \$106.12; in bank, \$7,000.00; cash in hands of agents, in due course of transmission, \$841 21; total .....			7,947 33
Interest due and unpaid on stocks and bonds .....			593 90
Interest accrued, but not due, on collateral loans .....			573 54
Other interest accrued but not due .....			25 08
Amount of premium notes (being 3,024 in number) held by the Company on policies issued and still in force, covering property in this State .....		\$300,061 48	

Aggregate amount of all actual, available Assets ..... \$37,071 11

## II. LIABILITIES.

Amount required to safely reinsure all outstanding risks .....	\$6,000 00
Aggregate amount of all unpaid losses, claims and Liabilities .....	<u>\$6,000 00</u>

## III. INCOME DURING THE YEAR.

Gross premiums received .....	\$5,914 08
Deduct reinsurance, rebate and return premiums .....	3 70
Net cash received for premiums .....	\$5,910 39
Net amount of premium notes received during the year liable to assessment .....	<u>\$300,061 48</u>
Interest on bonds and mortgages and deposits .....	1,943 31
Rent .....	20 46
Aggregate Income received during the year in cash .....	<u>\$7,174 16</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....	\$1,847 00
Amount returned to members who have discontinued their policies .....	8 70
Commissions and brokerage .....	617 84
Salaries and other charges of officers, clerks and other employes .....	1,853 13

1884.]

## FIRE INSURANCE COMPANIES.

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State and local taxes .....	\$46 82
All other payments .....	164 86
Amount of premium notes returned during the year to members who have discontinued their policies .....	<u>\$4 75</u>

Aggregate Expenditures during the year in cash .....	<u><u>\$6,581 84</u></u>
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## V. MISCELLANEOUS.

Total amount of losses incurred during the year .....	\$1,847 00
Net amount of risks written during the year .....	3,515,009 00
Number of policies for which the Company has received the entire premium in cash, 8,024.	
Amount of policies for which the Company has received the entire premium in cash .....	<u><u>3,515,009 00</u></u>



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# Fire and Fire-Marine Insurance Companies of other States.

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE FIRE AND FIRE-MARINE INSURANCE COMPANIES OF  
OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF NEW YORK, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1884.**

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# ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1819; commenced business August 17, 1819.]

LUCIUS J. HENDER, *President.*

JOTHAM GOODNOW, *Secretary*

Capital stock of the Company paid up, \$4,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$862,000 00
Loans on bond and mortgage (first liens).....	43,800 00
Interest accrued thereon.....	558 35

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$377,000 00	\$340,990 00
Alabama State bonds.....	10,000 00	8,500 00
Connecticut State bonds.....	40,000 00	42,000 00
New Hampshire State bonds.....	45,000 00	60,000 00
Rhode Island State bonds.....	43,000 00	51,600 00
South Carolina State bonds.....	15,000 00	16,125 00
Tennessee State bonds.....	31,000 00	12,020 00
Hartford County, Conn., bonds.....	85,000 00	85,000 00
Hudson County, N. J., bonds.....	25,000 00	25,500 00
Berkhamsted, Conn., Town bonds.....	10,000 00	10,500 00
Hartford, Conn., Town bonds.....	16,000 00	16,800 00
Norwich, Conn., Town bonds.....	100,000 00	130,000 00
Norfolk, Conn., Town bonds.....	25,000 00	25,780 00
Pawtucket R. I., Town bonds.....	100,000 00	120,000 00
Windsor Locks, Conn., Town bonds.....	24,000 00	22,680 00
Middletown, Conn., Town bonds.....	60,000 00	64,800 00
Bloomington, Ill., City bonds.....	20,000 00	22,400 00
Boston, Mass., City bonds.....	50,000 00	62,500 00
Brooklyn, N. Y., City bonds.....	11,000 00	13,750 00
Buffalo, N. Y., City bonds.....	50,000 00	62,500 00
Cleveland, Ohio, City bonds.....	45,000 00	51,750 00
Cincinnati, Ohio, City water bonds.....	50,000 00	60,000 00
Chicago, Ill., City bonds.....	48,000 00	57,820 00
Detroit, Mich., City bonds.....	50,000 00	59,000 00
Hartford, Conn., City bonds.....	111,000 00	125,100 00
Indianapolis, Ind., City bonds.....	50,000 00	59,000 00
Jersey City, N. J., City bonds.....	15,000 00	15,000 00
Lockport, N. Y., City bonds.....	25,000 00	30,000 00
Montreal, Canada, Corporation stock.....	15,000 00	13,650 00
Montreal, Canada, Corporation bonds.....	10,000 00	10,200 00
Newark, N. J., City bonds.....	50,000 00	60,000 00
New Brunswick, N. J., City bonds.....	20,000 00	23,000 00
New York City stock.....	21,000 00	22,470 00
Rahway, N. J., City bonds.....	45,000 00	11,250 00
Providence, R. I., City bonds.....	50,000 00	59,000 00
East Saginaw, Mich., City bonds.....	12,000 00	12,500 00
Titusville, Pa., City water bonds.....	7,000 00	7,210 00
Titusville, Pa., City bonds.....	20,000 00	26,000 00
Corry, Pa., City bonds.....	10,000 00	10,500 00
Toledo, Ohio, City special bonds.....	13,000 00	14,560 00
Toledo, Ohio, City water bonds.....	5,000 00	5,500 00
Rochester, N. Y., City bonds.....	25,000 00	29,000 00
Oswego, N. Y., City bonds.....	25,000 00	27,000 00
St. Louis City gold bonds.....	50,000 00	53,500 00
Fort Wayne, Ind., City water bonds.....	25,000 00	27,800 00
Ottumwa, Iowa, City bonds.....	25,000 00	25,000 00
North East School District, Hartford, bonds.....	25,000 00	25,000 00
School District No. 2, Enfield, Conn., bonds.....	9,000 00	9,000 00
School District No. 34, Town Woodbridge, N. J., bonds.....	17,000 00	17,850 00
Montesuma, Iowa, School bonds.....	10,000 00	10,500 00
State Center, Iowa, School bonds.....	15,000 00	15,000 00
Blakesburgh, Iowa, School bonds.....	3,000 00	3,000 00
Cherokee, Iowa, School bonds.....	2,000 00	2,000 00
Ottumwa, Iowa, School bonds.....	15,000 00	15,000 00
Atlantic Dock Company bonds.....	31,000 00	33,480 00
Albany & Sus. R. R. first consol. gold mort. bonds.....	20,000 00	25,000 00
Albany and Susquehanna R. R. second mort. bonds.....	50,000 00	51,780 00
Buffalo and Erie R. R. bonds (new).....	35,000 00	42,000 00

	Par value.	Market value.
Clev., Col., Cln. & Ind. R. R., s. f. first mort. bds..	\$25,000 00	\$30,000 00
Clev., Col., Cln. & Ind. R. R. first consol. m. bonds,	60,000 00	75,000 00
Clev., Painesville and Ashtabula R. R. first m. bds..	38,000 00	37,120 00
Cleveland and Toledo R. R., gen. s. f. mort. bonds,	96,000 00	100,380 00
Chicago, Burling'n & Quincy R. R., consol. m. bds,	75,000 00	96,250 00
Chicago, Burlington & Quincy R. R. mort. bonds..	50,000 00	47,000 00
Chicago and Northwestern R. R. first mort. bonds.	50,000 00	58,000 00
Chicago and Northwestern R. R. s. f. mort. bonds.	25,000 00	28,750 00
Chicago & Northw'n R. R., gen. con. gold m. bds..	25,000 00	31,250 00
Chicago & Northw'n R. R., consol. s. f. mort. bds..	25,000 00	35,500 00
Chicago, R. I. and Pacific R. R. mort. bonds .....	60,000 00	77,100 00
Chicago and West Indiana R. R. mortgage bonds..	50,000 00	56,000 00
C., M. & St. P. (C. and M. div.) R. R. first m. bds..	25,000 00	32,000 00
C., M. & St. P. (H. and D. div.) R. R. first m. bds..	25,000 00	30,000 00
C., M. & St. P. (I. and M. div.) R. R. first m. bds..	10,000 00	12,000 00
C., M. & St. P. (I. and D. div.) R. R. Ex. 1st m. bds.,	10,000 00	12,300 00
Cincinnati, Hamilton and Dayton R. R. mort. bds..	20,000 00	20,000 00
Columbus and Xenia R. R. mortgage bonds .....	50,000 00	57,500 00
Dayton and Western R. R. mortgage bonds .....	28,000 00	30,800 00
Delaware and Hudson Canal Co. mort. bonds .....	30,000 00	35,100 00
Delaware and Hud. Canal Co. (Penn. div.) m. bds..	25,000 00	32,750 00
Harlem R. and Port Chester R. R. first mort. bds..	100,000 00	130,000 00
Harlem R. and Port Chester R. R. first mort. bds..	50,000 00	57,500 00
Housatonic R. R. first mortgage bonds .....	50,000 00	55,000 00
Housatonic R. R. (Rolling Stock certificates) .....	33,000 00	33,000 00
Indianapolis and Cincinnati R. R. mort. bonds .....	25,000 00	27,000 00
Iowa Midland R. R. first mortgage bonds .....	25,000 00	31,750 00
Jackson, Lansing and Saginaw R. R. mort. bonds.	25,000 00	26,500 00
Jackson, Lansing and Saginaw R. R. mort. bonds.	25,000 00	29,500 00
Keokuk and Des Moines R. R. first mort. bonds...	40,000 00	42,000 00
Lake Shore R. R. mortgage bonds .....	30,000 00	36,000 00
Lake Shore and Mich. South. R. R. first con. bds..	15,000 00	19,200 00
Lake Shore and Mich. South. R. R. 2d con. bds..	75,000 00	86,250 00
Michigan Central R. R. second mortgage bonds .....	50,000 00	62,500 00
Minn. & St. Louis (Iowa Exten.) R. R. 1st m. bds..	25,000 00	28,750 00
Mich. South. & N. Indiana R. R. 1st gen. m. bds..	25,000 00	26,500 00
Morris and Essex R. R. first mortgage bonds .....	25,000 00	32,750 00
Morris and Essex R. R. second mortgage bonds .....	25,000 00	28,250 00
Morris and Essex R. R. first con. mort. bonds .....	75,000 00	93,750 00
New York Central R. R. bonds .....	38,000 00	39,710 00
New York Central R. R. bonds .....	37,000 00	38,110 00
New York Cen. and Hud. R. R. R. first mort. bds..	175,000 00	232,750 00
New York and Harlem R. R. first mort. bonds .....	10,000 00	12,900 00
New York, L. E. & W. R. R. first con. m. bds., gold	45,000 00	53,550 00
Pittsburgh, Ft. Wayne & Chicago R. R. 1st m. bds.,	75,000 00	104,250 00
Pittsburgh, Ft. Wayne & Chl. R. R. 2d mort. bds..	80,000 00	109,600 00
Pittsburgh, Ft. Wayne & Chl. R. R. 3d mort. bds..	40,000 00	54,000 00
St. Johnsbury and Lake Cham. R. R. 1st mort. bds.	55,000 00	60,500 00
Vermont Valley R. R. bonds .....	50,000 00	52,500 00
Kansas Pacific R. R., first con. mort. bonds .....	25,000 00	28,000 00
Minneapolis Union R. R., gold mort. bonds .....	50,000 00	55,000 00
St. Paul, Minn. and Manitoba R. R., first .....	22,400 00	27,500 00
St. Paul and Sioux City R. R., first gold .....	20,000 00	24,000 00
Atlantic Mutual Insurance Co. scrip .....	39,980 00	39,980 00
Connecticut River Company stock .....	5,000 00	1,000 00
Albany and Susquehanna R. R. Company stock .....	50,000 00	62,500 00
Central Ohio R. R. Company stock .....	7,500 00	6,900 00
Cleveland and Pittsburgh R. R. Company stock .....	50,000 00	67,000 00
Chicago, Burlington and Quincy R. R. Co. stock .....	22,000 00	25,190 00
Chicago, Rock Island and Pacific R. R. Co. stock .....	20,000 00	21,000 00
Connecticut River Railroad Company stock .....	20,000 00	33,800 00
Dubuque and Sioux City R. R. Co. stock .....	25,000 00	18,750 00
Fort Wayne and Jackson R. R. Co. pref. stock .....	20,000 00	17,400 00
Joliet and Chicago Railroad Company stock .....	10,000 00	13,800 00
Keokuk and Des Moines R. R. Co. pref. stock .....	20,000 00	7,000 00
Morris and Essex R. R. Co. stock .....	50,000 00	59,000 00
N. Y. C. and Hud. R. R. Co. stock .....	80,000 00	68,000 00
N. Y., New Haven and Hartford R. R. Co. stock .....	100,000 00	177,000 00
Pittsburgh, Ft. Wayne and Chic. R. R. Co. stock .....	75,000 00	96,250 00
New York and Harlem R. R. Co. stock .....	25,000 00	47,500 00
Ashuelot R. R. Co. stock .....	10,000 00	13,000 00
Valley (New York) R. R. Co. stock .....	20,000 00	18,500 00
New Britain Nat'l Bank, New Britain, Ct., stock .....	10,000 00	15,000 00
First National Bank, Albany, N. Y., stock .....	10,000 00	17,000 00
Farmers and Mechanics' Nat'l Bk., Phila., Pa., st'k	25,000 00	32,500 00
Mercantile National Bank, St. Louis, Mo., stock .....	5,000 00	5,150 00
Mechanics' Bank, St. Louis, Mo., stock .....	20,000 00	23,000 00
Atlas National Bank, Hartford, Ct., stock .....	20,000 00	25,000 00
American National Bank, Hartford, Ct., stock .....	10,000 00	13,500 00
Charter Oak National Bank, Hartford, Ct., stock .....	40,000 00	56,000 00
City National Bank, Hartford, Ct., stock .....	20,000 00	18,000 00
Connecticut River Banking Co., Hartford, Ct., st'k	7,500 00	7,125 00
National Exchange Bank, Hartford, Ct., stock .....	27,500 00	35,750 00
Farm. and Mechan. Nat'l Bank, Hartford, Ct., st'k.	50,000 00	53,500 00
First National Bank, Hartford, Ct., stock .....	20,000 00	20,000 00

	Par value.	Market value.
Hartford National Bank, Hartford, Ct., stock.....	\$100,000 00	\$175,000 00
Phoenix National Bank, Hartford, Ct., stock.....	100,000 00	150,000 00
State Bank, Hartford, Ct., stock.....	55,000 00	55,000 00
American Exchange Nat. Bank, New York city, st'k	40,000 00	46,800 00
Nat. Butchers and Drovers' Bank, N. Y. city, stock..	7,500 00	11,250 00
National City Bank, New York city, stock.....	10,000 00	25,000 00
National Bank of Commerce, New York city, stock..	50,000 00	72,500 00
Hanover National Bank, New York city, stock.....	10,000 00	14,500 00
Importers and Traders' Nat. Bank, N. Y. city, stock..	30,000 00	75,000 00
Bank of the Manhattan Company, N. Y. city, stock..	30,000 00	30,000 00
Market National Bank, New York city, stock.....	10,000 00	14,000 00
Merchants' National Bank, New York city, stock..	35,000 00	42,750 00
Merchants' Exchange Nat. Bank, N. Y. city, stock..	10,000 00	9,000 00
Mechanics' National Bank, New York city, stock..	30,000 00	42,000 00
Metropolitan National Bank, New York city, stock..	40,000 00	14,000 00
Nassau Bank, New York city, stock.....	10,000 00	12,500 00
Bank of N. Y. Nat. Banking Assoc'n, N. Y. city, st'k.	30,000 00	46,500 00
Bank of North America, New York city, stock.....	14,000 00	14,000 00
Phoenix National Bank, New York city, stock.....	6,000 00	6,180 00
People's Bank, New York city, stock.....	5,000 00	7,500 00
National Bank of the Republic, N. Y. city, stock..	15,000 00	17,700 00
Third National Bank, New York city, stock.....	10,000 00	11,000 00
Union National Bank, New York city, stock.....	30,000 00	31,000 00
American Loan and Trust Co., New York city, stock..	10,000 00	11,000 00
New York Life Ins. and Trust Co., N. Y. city, stock..	15,000 00	75,000 00
United States Trust Co., New York city, stock.....	10,000 00	48,000 00
Union Trust Co., New York city, stock.....	10,000 00	32,500 00
Central Trust Co., New York city, stock.....	10,000 00	29,000 00
Metropolitan Trust Co., New York city, stock.....	10,000 00	11,000 00

Total par and market values..... \$5,966,980 00 \$7,232,520 00

\$7,232,520 00

### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nat'l Ex. Bank, Hartford, Ct., st'k.	\$500 00	\$550 00	\$500 00
Trav. Ins. Co., Hartford, Ct., stock.	1,000 00	2,750 00	1,080 00
Broad Brook Co., Hartford, Ct., st'k	5,600 00	14,000 00	5,000 00
N. Y., N. H. & H. R. R. Co. stock..	4,400 00	7,788 00	1,620 00
Willimantic Linen Co., Willimantic, Conn., stock.....	600 00	720 00	400 00
Second Nat. Bk., Springfield, Mass., stock.....	700 00	1,225 00	540 00
Nat' Bk. of Commerce, N. Y., stock	2,500 00	2,625 00	2,600 00
Mechan. Nat'l Bank, N. Y., stock..	625 00	875 00	
Chic. Burl. and Q. R. R. Co. stock.	800 00	343 50	
Union Pacific R. R. Co. stock.....	1,800 00	388 00	
Atchison, Topeka and Santa Fe R. Co. stock.....	1,100 00	944 00	2,420 00
National New Haven Bank stock.....	900 00	320 00	
N. Y. and N. J. Telephone Co. st'k.	1,000 00	700 00	

Total amounts..... \$30,325 00 \$34,668 50 \$15,170 00

Cash in office, \$6,563.88; in bank, \$1,009,258.72; total..... 1,015,821 60  
Interest due and accrued on collateral loans and special deposits... 905 18  
Premiums in due course of collection..... 852,742 82

Aggregate amount of all actual, available Assets..... \$9,018,517 40

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$23,940 76
Losses unadjusted, including all reported and supposed losses.....	150,222 84
Losses related, including interest, costs and expenses.....	16,896 35
Total amount of claims for losses.....	\$281,099 45
Deduct reinsurance thereon.....	1,000 00

Net amount of unpaid losses and claims..... \$280,099 45

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$813,497 97
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	894,085 50
Unearned premiums, at 50 per cent, on inland navigation risks....	87,522 98

Total unearned premiums..... 1,745,106 40



Amount reclaimable on perpetual fire policies.....	\$15,100 78
Salaries and other miscellaneous expenses, due and accrued.....	500 00
All other liabilities, viz.: Commissions and brokerage, \$46,576.22; return premiums, \$11,644.05; total.....	58,220 27
Total liabilities, except capital and net surplus.....	\$2,049,026 85
Joint-stock capital paid up in cash.....	4,000,000 00
Surplus beyond all liabilities.....	2,964,490 55
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$9,018,517 40</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$3,801,483 72	\$192,207 52	
Deduct reinsurance, rebate and return premiums....	242,756 15	24,622 88	
Net cash received for premiums.....	<u>\$3,558,727 57</u>	<u>\$167,584 69</u>	
Interest received on bonds and mortgages.....			\$2,526,812 26
Interest and dividends received from all other sources.....			2,180 00
Received for rent.....			416,550 00
Deposit premiums received on perpetual fire risks.....		\$1,654 48	9,967 29
Aggregate Income received during the year in cash.....			<u>\$2,955,009 55</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses.....	<u>\$1,326,045 60</u>	<u>\$68,824 60</u>	
Dividends paid.....			\$1,424,870 40
Commissions and brokerage.....			720,000 00
Salaries and other charges of officers, clerks and other employes..			410,795 89
State, national and local taxes.....			155,761 95
All other payments, viz.: General expenses, printing, advertising, postage, etc.....			50,278 04
Deposit premiums returned on perpetual fire risks.....		\$90 00	125,864 84
Aggregate Expenditures during the year in cash.....			<u>\$2,887,570 62</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$297,386,949	\$2,226,258 12	\$868,300	\$19,368 22
Written or renewed during the year (in- cluding perpetual).....	221,674,285	2,626,379 28	41,876,866	196,797 87
Totals.....	<u>\$519,061,237</u>	<u>\$5,852,638 06</u>	<u>\$42,245,166</u>	<u>\$216,166 79</u>
Deduct those expired and marked off as terminated.....	226,257,456	2,468,268 63	40,419,150	140,280 22
In force at the end of the year..	<u>\$292,803,789</u>	<u>\$3,384,369 43</u>	<u>\$1,826,016</u>	<u>\$75,185 87</u>
Deduct amount reinsured.....	2,557,077	43,310 06		
Net amount in force.....	<u>\$290,246,692</u>	<u>\$3,341,059 36</u>	<u>\$1,826,016</u>	<u>\$75,185 87</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$135,648,608	\$1,636,975 94	1-2	\$812,487 97
1883.....	Two years.....	3,074,894	80,622 27	1-4	7,655 56
1884.....		3,532,574	82,632 66	3-4	24,497 00
1883.....	Three years.....	23,735,181	222,506 95	1-6	39,917 82
1884.....		27,172,516	226,897 55	1-2	144,448 77
1884.....	Four years.....	31,473,677	324,043 03	5-6	270,036 80
1881.....		2,324,354	25,496 49	1-8	3,312 06
1883.....	Five years.....	2,562,227	22,681 90	3-8	11,130 71
1884.....		2,585,597	22,105 22	5-8	20,063 73
1884.....	Perpetual.....	2,361,074	27,527 00	7-8	24,066 13
1880.....		8,102,766	102,430 50	1-10	10,343 05
1881.....	Five years.....	10,742,525	125,192 31	3-10	40,557 69
1883.....		11,821,461	147,687 78	1-2	72,843 89
1883.....	Five years.....	11,306,916	140,658 11	7-10	98,460 67
1884.....		10,381,418	122,656 15	9-10	125,690 54
		657,400	15,895 50	.95	15,100 72
<b>Totals.....</b>		<b>\$259,246,692</b>	<b>\$2,241,089 86</b>	<b>.....</b>	<b>\$1,722,614 20</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$25,379,286 78
Total losses paid since organization.....	87,378,542 27
Total cash dividends declared since the Company commenced business.....	14,272,285 00
Total dividends declared payable in stock since organization.....	2,805,000 00
Total amount of the Company's stock owned by the directors at par value.....	264,200 00
Total amount loaned to stockholders.....	85,170 00
Total amount of fire losses incurred during the year.....	1,871,114 08
Total amount of inland losses incurred during the year.....	107,269 84

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Canada.....	\$112,940 00	\$42,837 70

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$58,403,263 00	\$20,152,715 00
Premiums received.....	508,085 00	127,663 49
Losses paid.....	255,984 51	59,739 13
Amount of losses incurred.....	268,551 50	72,041 56

Amount of taxes paid to various fire departments.....	\$4,989 16
Amount paid the Comptroller for taxes on premiums.....	2,859 82

**AMERICAN INSURANCE COMPANY.****Boston, Mass.****(Incorporated June 12, 1812.)****FRANCIS PEABODY, President.****J. W. FIELD, Secretary****Capital stock of the Company paid up, \$300,000.****I. ASSETS.**

Loans on bond and mortgage (first liens).....	\$15,000 00
Interest accrued thereon.....	122 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value
Old Boston National Bank stock.....	\$23,200 00	\$36,822 00
Columbian National Bank stock.....	20,000 00	25,200 00
National Eagle Bank stock.....	4,500 00	4,951 25
Globe National Bank stock.....	17,000 00	16,225 00
Hamilton National Bank stock.....	14,200 00	17,608 00
New England National Bank stock.....	6,200 00	8,494 00
Suffolk National Bank stock.....	10,000 00	11,300 00
State National Bank stock.....	15,200 00	17,285 00
National Union Bank stock.....	28,000 00	38,080 00
Boston and Albany Railroad Co. stock.....	44,700 00	75,768 50
Boston and Lowell Railroad Co. stock.....	6,500 00	6,808 75
Old Colony Railroad Co. stock.....	20,000 00	28,200 00
Merrimack Manufacturing Co. stock.....	8,000 00	10,120 00
Boston and Albany Railroad Co. bonds.....	35,000 80	42,000 00
Chicago, Burlington and Quincy R. R. Co. bonds.....	50,000 00	46,125 00
Eastern Railroad Co. bonds.....	20,000 00	23,150 00
Chicago, Mil. and St. Paul Railroad Co. bonds.....	25,000 00	27,000 00
Total par and market values.....	\$346,500 00	\$436,546 50

**\$426,546 50***Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Kansas City, St. Jo. & Council Bluffs Railroad Co. bonds.....	\$5,000 00	\$5,982 50	\$4,100 00
Oregon Short Line bonds.....	12,000 00	10,320 50	
American Loan and Trust Co. stock.....	10,000 00	7,500 00	
South Carolina State bonds.....	5,000 00	5,250 00	
Oregon Navigation debenture bonds.....	21,000 00	20,842 50	
Chicago, Burl. & Quincy R. R. stock.....	13,000 00	14,950 00	49,000 00
Total amounts.....	\$66,000 00	\$64,795 50	\$58,100 00

58,100 00

Cash in office, \$1,087.29; in bank, \$27,628.64; total.....	28,715 93
Interest due and accrued on stocks and bonds.....	8,899 15
Interest due and accrued on collateral loans.....	1,294 46
Premiums in due course of collection.....	5,443 73
Bills receivable, not matured, taken for premiums.....	85,772 74
All other assets, viz.: Due for reinsurances.....	8,817 04

Aggregate amount of all actual, available Assets..... **\$578,231 05**

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$10,688 26
Losses unadjusted, including all reported and supposed losses.....	6,775 30

Net amount of unpaid losses and claims..... **\$17,463 75**

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$39,083 44
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	26,477 67
Unearned premiums, at 100 per cent on marine risks.....	51,555 88

Total unearned premiums..... **117,215 94**Cash dividends to stockholders unpaid..... **320 00**Salaries and other miscellaneous expenses, due and accrued..... **305 28**All other liabilities, viz.: Commissions and brokerage, \$327.87; due for reinsurance, \$1,078.84; total..... **1,406 21**Total liabilities, except capital and net surplus..... **\$187,211 18**Joint-stock capital paid up in cash..... **800,000 00**Surplus beyond all liabilities..... **141,019 87**Aggregate Liabilities, including paid up capital and net surplus, **\$578,231 05**

## III. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received.....	\$117,049 83	\$68,686 40
Deduct reinsurance, rebate and return premiums....	14,664 11	10,414 23
Net cash received for premiums.....	\$102,385 72	\$58,272 17

**\$158,007 79**

Interest received on bonds and mortgages.....	\$887 50
Interest and dividends received from all other sources.....	29,942 56
Received for rent .....	688 32

Aggregate Income received during the year in cash..... \$182,571 17

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$56,085 10	\$72,390 64	
Deduct salvages and reinsurances .....	2,637 10	17,130 36	
Net amount paid for losses.....	<u>\$53,378 00</u>	<u>\$55,270 28</u>	\$108,648 28
Dividends paid .....			29,440 00
Commissions and brokerage .....			28,548 48
Salaries and other charges of officers, clerks and other employes. .			15,978 79
State, national and local taxes .....			5,645 84
All other payments .....			12,247 12

Aggregate Expenditures during the year in cash..... \$195,504 11

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883.....	\$12,936, 190	\$116, 230 32	\$4, 264, 332	\$61, 726 57
Written or renewed in 1884.....	18,430, 455	115, 911 80	2, 387, 818	42, 184 29
Totals.....	<u>\$36, 366, 645</u>	<u>\$232, 142 12</u>	<u>\$6, 652, 150</u>	<u>\$103, 910 86</u>
Deduct expirations and cancellations .....	12, 634, 433	92, 488 50	2, 797, 407	51, 691 63
In force December 31, 1884.....	\$13, 542, 212	\$122, 653 62	\$2, 854, 743	\$52, 019 22
Deduct amount reinsured.....	566, 873	5, 250 07	17, 192	363 40
Net amount in force.....	<u>\$12, 975, 339</u>	<u>\$116, 703 55</u>	<u>\$2, 837, 550</u>	<u>\$51, 655 82</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7, 895, 236 00	\$78, 164 89	1-2	\$39, 062 44
1883.....		7, 250 00	53 90	1-4	13 47
1884.....	Two years.....	18, 400 00	238 92	3-4	175 44
1882.....		470, 733 00	4, 608 82	1-6	768 14
1883.....	Three years.....	582, 032 00	5, 274 73	1-2	2, 637 37
1884.....		483, 478 00	5, 091 18	5-6	4, 342 65
1881.....		9, 285 00	125 88	1-8	15 73
1882.....	Four years.....	8, 500 00	87 28	3-8	32 72
1883.....		4, 600 00	88 43	5-8	55 25
1880.....		317, 583 00	3, 609 69	1-10	360 97
1881.....		576, 835 00	5, 711 55	3-10	1, 713 45
1882.....	Five years.....	848, 291 00	7, 895 05	1-2	3, 947 52
1883.....		1, 052, 665 00	8, 337 28	7-10	5, 836 09
1884.....		715, 825 00	7, 420 95	9-10	6, 678 86
Totals.....		<u>\$12, 975, 339 00</u>	<u>\$126, 703 55</u>	.....	<u>\$65, 560 11</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$8, 740, 000 00
Total losses paid since organization.....	6, 120, 000 00
Total cash dividends declared since the Company commenced business.....	2, 655, 000 00
Total amount of the Company's stock owned by the directors at par value....	12, 100 00
Total amount loaned to stockholders and officers.....	58, 100 00
Total amount of fire losses incurred during the year.....	58, 540 00
Total amount of marine losses incurred during the year.....	49, 668 00

*Business in the State of New York during the year.*

Fire risks written.....	\$4, 764, 483 00
Premiums received.....	29, 992 16
Losses paid.....	14, 676 08
Amount of losses incurred .....	12, 826 08
Amount of taxes paid to various fire departments.....	678 52

## AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

[Organized February 20, 1846; commenced business April 1, 1846.]

F. H. HARRIS, *President*.J. H. WORDEN, *Secretary*.

Capital stock of the Company paid up, \$600,000

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$390,859 87
Loans on bond and mortgage (first liens).....	634,096 75
Loans on bond and mortgage upon which more than one year's interest is due (of which \$8,000 is in process of foreclosure).....	11,200 00
Interest due and unpaid on bond and mortgage loans.....	3,959 01
Interest accrued thereon.....	9,304 15

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$500,000 00	\$510,000 00
Cash in office, \$10,791.74; in bank, \$35,484.28; total.....		36,276 02
Interest due and accrued on stocks and bonds.....		4,750 00
Premiums in due course of collection.....		16,468 74
Rents due and accrued.....		4,515 24

Aggregate amount of all actual, available Assets..... \$1,721,424 28*Items not admitted as Available Assets.*

American Insurance Company stock.....	\$70,000 00
Premiums over three months due.....	819 98
Total.....	<u>\$70,819 98</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$18,849 78
Losses unadjusted, including all reported and supposed losses.....	14,377 01
Losses resisted, including interest, costs and expenses.....	1,000 00
Total amount of claims for losses.....	<u>\$34,126 78</u>
Deduct reinsurance thereon.....	4,419 08

Net amount of unpaid losses and claims..... \$29,707 71

Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$133,830 63
Unearned premiums, <i>pro rata</i> , on fire-risks running more than one year.....	94,046 22

Total unearned premiums.....	227,876 55
Cash dividends to stockholders, unpaid.....	7,540 15
All other liabilities.....	12,058 82

Total liabilities, except capital and net surplus.....	<u>\$376,674 28</u>
Joint-stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	844,750 05

Aggregate Liabilities, including paid up capital and net surplus, \$1,721,424 28

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$401,161 07
Deduct reinsurance, rebate and return premiums.....	69,741 26
Net cash received for premiums (all fire).....	\$331,419 81
Interest received on bonds and mortgages.....	36,686 93
Interest and dividends received from all other sources.....	25,750 00
Received for rent.....	10,775 52
Aggregate Income received during the year in cash.....	\$404,632 26

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$158,698 55
Deduct salvages and reinsurances.....	12,874 87
Net amount paid for losses (all fire).....	\$145,824 18
Dividends paid.....	67,540 80
Commissions and brokerage.....	51,189 61
Salaries and other charges of officers, clerks and other employes...	34,820 08
State, national and local taxes.....	18,078 08
All other payments.....	28,753 18
Aggregate Expenditures during the year in cash.....	\$340,705 48

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1888.....	\$37,346, 075 08	\$338, 396 37
Written or renewed in 1894.....	50,115, 603 00	408, 087 30
Totals.....	\$37,363, 277 08	\$741, 485 67
Deduct expirations and cancellations.....	35,981, 986 89	283, 906 69
In force December 31, 1894.....	\$51,480, 290 19	\$458, 518 96
Deduct amount reinsured.....	2,690, 704 68	22, 923 41
Net amount in force.....	\$48,789, 585 56	\$435, 595 57

*Recapitulation of Fire Risks and Premiums*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1894.....	One year or less.....	\$30,731,538 10	\$366,641 27	1-2	\$133,390 68
1893.....		57,617 00	465 74	1-4	116 44
1894.....	Two years.....	104,928 00	618 37	3-4	463 77
1893.....		2,953,630 67	24,873 20	1-6	4,145 37
1892.....	Three years.....	4,148,583 62	35,099 19	1-3	17,546 09
1894.....		5,524,077 90	45,912 98	5-6	38,360 77
1891.....		5,000 00	50 00	1-8	6 25
1893.....	Four years.....	9,075 00	105 75	3-8	39 66
1892.....		12,600 00	195 68	5-8	122 30
1894.....		10,275 00	78 67	7-8	68 98
1890.....		521,789 38	5,744 45	1-10	674 44
1891.....		795,216 56	6,615 95	3-10	1,984 78
1893.....	Five years.....	801,270 34	9,888 91	1-2	4,919 46
1892.....		1,223,078 38	12,508 14	7-10	8,755 70
1894.....		1,758,900 69	18,774 07	9-10	16,896 66
1893.....	Seven years.....	3,000 00	81 25		46 40
Totals.....		\$48,789,585 56	\$435,595 57		\$327,367 55

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,224,074 38
Total losses paid since organization.....	1,368,195 85
Total cash dividends declared since the Company commenced business.....	1,312,030 90
Total dividends declared payable in stock since organization.....	600,000 00
Total amount of the Company's stock owned by the directors at par value.....	30,490 00
Total amount of fire losses incurred during the year.....	143,956 99

*Business in the State of New York during the year.*

Fire risks written.....	\$6,674,234 00
Premiums received.....	42,266 67
Losses paid.....	22,487 96
Amount of losses incurred.....	19,787 86
Amount paid the Comptroller for taxes on premiums.....	206 92

# AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 28, 1810.]

THOMAS H. MONTGOMERY, *President.*

ALBERT C. L. CRAWFORD, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$187 100 00
Loans on bond and mortgage (first liens).....	868 139 50
Interest due and unpaid on bond and mortgage loans .....	807 50
Interest accrued thereon.....	6,492 55

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$350,000 00	\$370,475 00
Northern Pacific R. R. Co. bonds.....	40,000 00	41,400 00
Delaware R. R. Co. bonds.....	5,000 00	5,300 00
Susquehanna Canal Co. bonds.....	7,000 00	3,500 00
North Pennsylvania R. R. Co. bonds.....	14,000 00	14,480 00
Shamokin Valley & Pottsville R. R. Co. bonds. . .	30,000 00	26,000 00
Phil. & Reading R. R. Co. bonds.....	145,000 00	113,800 00
New York, Lack. & Western R. R. Co. bonds. ....	50,000 00	52,635 00
Lehigh Coal & Navigation Co. bonds.....	40,000 00	44,100 00
Steuensville & Indiana R. R. Co. bonds.....	50,000 00	52,635 00
Pennsylvania Car Trust bonds.....	50,000 00	50,000 00
N. Y. & Pacific Car Trust Co. bonds.....	23,000 00	23,000 00
Railway Car Trust of Penn. bonds.....	26,000 00	26,000 00
Penn. Car Trust bonds.....	50,000 00	50,000 00
Schuylkill Navigation Co. bonds.....	12,000 00	12,480 00
Pennsylvania R. R. Co. bonds.....	40,000 00	42,000 00
Louisville & Nashville Car Trust Co. bonds.....	10,000 00	10,000 00
Philadelphia & Erie R. R. Co. bonds.....	20,000 00	20,850 00
Norfolk & Western R. R. Co. bonds.....	10,000 00	9,300 00
Huntingdon & Broad Top Mountain R. R. Co. bds.	10,000 00	8,150 00
Phil., Wil. & Baltimore R. R. Co. bonds.....	10,000 00	11,500 00
Elmira & Williamsport R. R. Co. bonds.....	1,000 00	1,002 00
New York & Long Branch R. R. Co. bonds.....	15,000 00	15,052 50
N. Y., L. E. & Western R. R. Co. bonds.....	25,000 00	24,685 00
Del. & Rar. Canal and Cam. and Amboy Railroad & Trans. Co. bonds.....	24,000 00	26,180 00
North Penn. R. R. Co. bonds.....	4,000 00	4,900 00
Belt Road & Stock-Yard Co. bonds.....	20,000 00	21,300 00
Chicago & Western Indiana R. R. Co. bonds.....	30,000 00	33,300 00
Phil. & Baltimore Central R. R. Co. bonds.....	25,000 00	25,308 33
Corning, Cowanesque & Antrim R. R. Co. bonds....	20,000 00	20,400 00
Phil. & Reading R. R. Co. bonds.....	500 00	300 00
Phil. & Reading R. R. Co. scrip.....	2,100 00	1,050 00
Delaware & Chesapeake R. R. Co. bonds.....	5,000 00	4,483 33
Pennsylvania R. R. Co. stock.....	6,150 00	6,150 00
North Penn. R. R. Co. stock.....	5,000 00	6,100 00

Total par and market values..... \$1,064,750 00 \$1,090,804 16

1,090,804 16

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$500 00	\$613 75	\$500 00
United States bonds.....	2,000 00	2,455 00	
Camden & Atlantic R. R. Co. bonds.....	1,000 00	1,150 00	4,000 00
Lehigh Valley R. R. Co. stock.....	1,050 00	1,233 25	
Pennsylvania R. R. Co. stock.....	5,500 00	5,500 00	3,000 00
New Orleans Pac. R'y Co. bonds.....	25,000 00	15,000 00	7,500 00
Texas & Pacific R. R. Co. bonds.....	11,000 00	3,470 00	
Charleston, S. C., Man. and Mining Co. stock.....	12,000 00	20,400 00	20,000 00
Total amounts.....	<u>\$58,050 00</u>	<u>\$54,812 00</u>	<u>\$35,000 00</u>

Cash in office, \$8,691.97; in bank, \$74,874.16; total .....

Interest due and accrued on stocks and bonds.....

35,000 00  
78,066 13  
600 00

Interest due and accrued on collateral loans.....	\$394 29
Premiums in due course of collection.....	48,648 48
All other assets, viz.: Rents due and accrued, \$886.88; all other items, \$7,253.84; total.....	7,689 70

Aggregate amount of all actual, available Assets..... \$1,768,092 25

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$23,875 04
Losses unadjusted, including all reported and supposed losses.....	61,831 16
Losses resisted, including interest, costs and expenses.....	15,801 64
Total amount of claims for losses.....	\$109,707 84
Deduct reinsurance thereon.....	1,071 86

Net amount of unpaid losses and claims..... \$108,635 98

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$387,018 01
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	165,169 66

Total unearned premiums..... 522,187 67

Amount reclaimable on perpetual fire policies..... 329,505 11

Cash dividends to stockholders, unpaid..... 445 00

All other liabilities..... 675 75

Total liabilities, except capital and net surplus..... \$961,449 51

Joint-stock capital paid up in cash..... 400,000 00

Surplus beyond all liabilities..... 406,642 74

Aggregate Liabilities, including paid up capital and net surplus, \$1,768,092 25

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$963,104 58
Deduct reinsurance, rebate and return premiums.....	132,108 84
Net cash received for premiums (all fire).....	\$829,995 74
Interest received on bonds and mortgages.....	15,888 09
Interest and dividends received from all other sources.....	65,601 12
Income from all other sources.....	10,816 61
Deposit premiums received on perpetual fire risks.....	\$33,189 57

Aggregate Income received during the year in cash..... \$931,751 56

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$610,765 62
Deduct salvages and reinsurances.....	21,166 65
Net amount paid for losses (all fire).....	\$589,598 97
Dividends paid.....	40,250 00
Commissions and brokerage.....	164,177 68
Salaries and other charges of officers, clerks and other employees..	125,241 11
State, national and local taxes.....	27,170 86
All other payments.....	6,200 87
Deposit premiums returned on perpetual fire risks.....	\$5,475 57

Aggregate Expenditures during the year in cash..... \$953,686 94

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$72,914, 151	\$893,673 90
Written or renewed in 1884.....	63,117, 381	972,803 50
Totals.....	\$135,031, 432	\$1,866,476 40
Deduct expirations and cancellations.....	69,679, 361	847,663, 19
In force December 31, 1884.....	\$65,352, 071	\$1,017,811 21
Deduct amount reinsured.....	1,721, 846	24,059 59
Net amount in force.....	<u>\$63,630, 225</u>	<u>\$993,751 62</u>



*Perpetual Risks.*

In force December 31, 1884..... \$18,309,821      \$232,923 23

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$50,558,231 00	\$734,095 62	1-2	\$350,047 81
1883.....		155,540 00	1,158 65	1-4	289 66
1884.....	Two years.....	127,122 00	1,251 92	3-4	928 94
1883.....		2,471,789 00	32,367 46	1-6	5,394 58
1883.....	Three years.....	5,536,978 00	56,204 12	1-2	23,108 06
1884.....		5,054,494 00	55,768 45	5-6	46,473 71
1881.....		11,400 00	104 00	1-8	13 00
1883.....	Four years.....	209,051 00	927 74	3-8	247 90
1883.....		39,898 00	414 88	5-8	259 30
1884.....		61,650 00	666 72	7-8	528 38
1880.....		492,855 00	5,924 22	1-10	529 42
1881.....		1,008,477 00	12,377 30	3-10	2,712 16
1883.....	Five years.....	2,757,396 00	23,890 80	1-2	14,445 40
1883.....		2,582,744 00	33,503 48	7-10	26,953 43
1884.....		2,816,990 00	35,676 45	9-10	22,108 80
1878.....		55,950 00	1,348 00	1-14	96 30
1879.....		32,900 00	732 50	2-14	156 96
1880.....		49,650 00	1,418 46	5-14	506 60
1881.....	Seven years.....	48,900 00	771 76	1-2	389 88
1883.....		54,200 00	1,146 50	9-14	737 10
1883.....		125,056 00	2,732 92	11-14	2,147 80
1884.....		38,850 00	664 12	12-14	616 60
1883.....	Eight years.....	500 00	20 00	11-16	13 75
1881.....		5,000 00	150 00	12-20	97 50
1882.....	Ten years.....	22,000 00	223 00	15-20	174 75
1883.....		10,050 00	262 25	17-20	22 28
Totals.....		<u>\$85,332,071 00</u>	<u>\$1,017,811 21</u>		<u>\$584,217 47</u>
Deduct amount reinsured.....		<u>1,721,846 00</u>	<u>24,059 59</u>		<u>12,023 80</u>
Totals.....		<u>\$83,600,225 00</u>	<u>\$993,751 62</u>		<u>\$572,197 67</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,760,228 74
Total losses paid since organization.....	6,094,256 21
Total cash dividends declared since the Company commenced business.....	2,252,975 50
Total amount of the Company's stock owned by the directors at par value.....	21,400 00
Total amount loaned to stockholders, not officers .....	3,000 00
Total amount of fire losses incurred during the year.....	<u>606,060 38</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$11,569,345 00
Premiums received.....	96,220 86
Losses paid .....	48,631 84
Amount of losses incurred.....	53,246 50
Amount of taxes paid to various fire departments .....	1,567 50
Amount paid the Comptroller for taxes on premiums.....	<u>1,269 43</u>

# AMERICAN CENTRAL INSURANCE COMPANY.

St. Louis, Mo.

[Incorporated February, 1853.]

GEORGE T. ORAM, *President.*

CHARLES CHRISTENSEN, *Secretary.*

Capital stock of the Company paid up, \$600,000

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$122,000 00
State of Missouri bonds.....	209,000 00	255,350 00
St. Louis Central Railway bonds.....	75,000 00	75,000 00
Missouri Pacific Railway 1st mortgage bonds.....	51,000 00	53,550 00
Missouri Pacific Railway 2d mortgage bonds.....	25,000 00	27,500 00
North Missouri Railway 1st mortgage bonds.....	25,000 00	27,750 00
St. Louis County Park bonds.....	15,000 00	18,000 00
Laclede Gas-Light Company bonds.....	5,000 00	5,000 00
Laclede Gas-Light Company stock.....	24,700 00	26,700 00
St. Louis Gas-Light Company stock.....	1,900 00	12,780 00
Bank of Commerce, St. Louis, stock.....	12,500 00	62,100 00
Commercial Bank, St. Louis, stock.....	10,000 00	22,500 00
Mechanics' Bank, St. Louis, stock.....	11,100 00	12,210 00
Third National Bank, St. Louis, stock.....	12,000 00	12,000 00
St. Louis National Bank stock.....	5,000 00	6,100 00
Total par and market values.....	\$686,200 00	\$860,490 00

\$860,490 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned
St. Louis Cotton Compress Co. stk.,	\$63,300 00	\$63,300 00	\$55,000 00
St. Louis Cotton Compress Co. stk.,	100,000 00	100,000 00	100,000 00
Texas & St. Louis R'way bonds ...	100,000 00	80,000 00	
Total amounts.....	\$263,300 00	\$193,300 00	\$155,000 00
Cash in office, \$22,046.03; in bank, \$60,386.16; total.....			88,882 18
Interest due and accrued on stocks and bonds.....			5,610 00
Interest due and accrued on collateral loans.....			2,236 66
Premiums in due course of collection .....			68,554 23

Aggregate amount of all actual, available Assets..... \$1,178,278 06

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$21,222 09
Losses unadjusted, including all reported and supposed losses.....	44,370 00
Losses resisted, including interest, costs and expenses.....	9,172 88
Total amount of claims for losses.....	\$74,774 97
Deduct reinsurance thereon.....	6,466 40
Net amount of unpaid losses and claims.....	\$68,309 57
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$199,275 20
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	130,549 78
Total unearned premiums .....	329,824 98
Commissions and brokerage .....	9,533 13
Total liabilities, except capital and net surplus.....	\$407,667 68
Joint-stock capital paid up in cash .....	600,000 00
Surplus beyond all liabilities.....	170,605 88

Aggregate Liabilities, including paid up capital and net surplus, \$1,178,278 06

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$222,180 67	
Deduct reinsurance, rebate and return premiums .....	110,788 99	
Net cash received for premiums (all fire) .....		\$512,896 78
Interest and dividends received from all sources .....		57,926 44
Aggregate Income received during the year in cash .....		<u>\$570,823 22</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$352,215 49	
Deduct salvages and reinsurances .....	82,001 18	
Net amount paid for losses (all fire) .....		\$270,214 31
Dividends paid .....		66,056 25
Commissions and brokerage .....		72,716 57
Salaries and other charges of officers, clerks and other employes ..		42,489 43
State, national and local taxes .....		9,488 81
All other payments, viz.: Rent, \$5,500; postage, expressage and telegraph, \$5,880.63; advertising, \$564.58; all other expenditures, \$41,286.70; total .....		52,681 91
Aggregate Expenditures during the year in cash .....		<u>\$568,597 28</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$40,950,084	\$506,387 02
Written or renewed in 1884 .....	44,738,323	608,079 12
Totals .....	\$85,688,367	\$1,204,466 74
Deduct expirations and cancellations .....	37,986,674	515,804 02
In force December 31, 1884 .....	\$47,751,698	\$688,663 72
Deduct amount reinsured .....	2,667,764	47,222 67
Net amount in force .....	<u>\$45,083,939</u>	<u>\$641,440 05</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$28,069,088	\$208,550 40	1-2	\$199,375 20
1883 .....	Two years .....	105,807	1,396 66	1-4	349 66
1884 .....	Two years .....	78,909	968 10	3-4	718 58
1883 .....	Three years .....	2,777,509	37,615 65	1-6	6,269 37
1884 .....	Three years .....	2,951,888	40,639 98	1-2	20,816 49
1884 .....	Three years .....	3,993,881	49,108 38	5-6	40,919 45
1881 .....	Four years .....	30,925	345 63	1-8	42 30
1883 .....	Four years .....	46,375	683 02	3-8	229 38
1884 .....	Four years .....	32,535	513 95	5-8	321 22
1884 .....	Four years .....	48,835	630 33	7-8	551 53
1880 .....	Five years .....	965,940	14,719 39	1-10	1,471 92
1881 .....	Five years .....	1,230,974	19,680 67	3-10	5,898 18
1883 .....	Five years .....	1,554,111	26,425 29	1-2	12,213 64
1884 .....	Five years .....	1,454,803	24,923 45	7-10	17,445 68
1884 .....	Five years .....	1,712,419	25,325 25	9-10	22,793 68
Totals .....		<u>\$45,083,939</u>	<u>\$641,440 05</u>		<u>\$323,894 98</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$3,253,319 19
Total losses paid since organization .....	4,402,179 06
Total cash dividends declared since the Company commenced business .....	570,972 40
Total dividends declared payable in stock since organization .....	81,250 00
Total amount of the Company's stock owned by the directors at par value .....	62,685 00
Total amount of fire losses incurred during the year .....	<u>345,944 74</u>

*Business in the State of New York during the year.*

Fire risks written .....	\$5,943,261 00
Premiums received .....	59,628 56
Losses paid .....	37,323 98
Amount of losses incurred .....	41,482 59
Amount of taxes paid to various fire departments .....	716 66
Amount paid the Comptroller for taxes on premiums .....	<u>324 75</u>

# ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

## PROVIDENCE, R. I.

[Organized May 1852; commenced business June, 1852.]

J. B. PARISH, *President*.

T. W. HAYWARD, *Secretary*.

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Market value of real estate owned, unincumbered..... \$156,180 26

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
National Bank of Commerce, Providence, stock ...	\$5,000 00	\$5,100 00
Weybosset National Bank, Providence, stock.....	5,650 00	7,345 00
Merchants' National Bank, Providence, stock.....	10,000 00	12,600 00
Fourth National Bank, Providence, stock.....	16,900 00	20,787 00
R. I. Safe Deposit Co. stock.....	1,000 00	1,100 00
Chicago and Alton R. R. Co. stock.....	14,300 00	18,018 00
Michigan Central R. R. Co. stock.....	20,000 00	11,000 00

Total par and market values ..... \$72,850 10      \$75,950 00

75,950 00

Cash in office, \$55.22; in bank, \$8,245.27; total ..... 8,300 49

Premiums in due course of collection..... 3,292 72

All other assets ..... 3,033 75

Aggregate amount of all actual, available Assets..... \$246,757 22

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due ..... \$6,045 38

Losses unadjusted, including all reported and supposed losses..... 1,805 00

Net amount of unpaid losses and claims..... \$7,850 38

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less ..... \$22,846 19

Unearned premiums, *pro rata*, on fire risks running more than one year ..... 3,941 46

Unearned premiums, at 100 per cent, on marine risks ..... 106 05

Total unearned premiums ..... 26,898 70

Cash dividends to stockholders, unpaid..... 21 00

Salaries and other miscellaneous expenses, due and accrued..... 158 71

All other liabilities..... 769 15

Total liabilities, except capital and net surplus..... \$35,692 94

Joint-stock capital paid up in cash ..... 200,000 00

Surplus beyond all liabilities..... 11,064 28

Aggregate Liabilities, including paid up capital and net surplus, \$246,757 22

### III. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received.....	\$57,895 08	\$5,711 72
Deduct reinsurance, rebate and return premiums...	7,692 08	2,674 40

Net cash received for premiums..... \$49,763 02      \$3,037 32

\$52,800 34

Interest and dividends received from all sources..... 4,747 85

Received for rent ..... 9,768 03

Aggregate Income received during the year in cash..... \$67,311 82

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine	
Gross amount paid for losses.....	\$37,086 46	\$234 71	
Deduct salvage and reinsurances .....	133 19		
Net amount paid for losses.....	\$36,954 27	\$234 71	\$27,178 98
Commissions and brokerage.....			8,015 61
Salaries and other charges of officers, clerks and other employes ..			10,792 10
State, national and local taxes.....			1,524 69
All other payments.....			6,833 98
Aggregate Expenditures during the year in cash.....			\$54,345 86

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883.....	\$5,164,061 23	\$58,096 63	\$128,436 00	\$1,177 69
Written or renewed in 1884 .....	5,237,530 72	57,093 04	652,219 70	4,144 49
Totals.....	\$10,421,581 95	\$115,119 67	\$780,655 70	\$5,322 18
Deduct expirations and cancellations.....	5,993,658 63	60,379 17	775,509 70	5,116 13
In force December 31, 1884.....	\$4,427,923 32	\$54,740 50	\$5,146 00	\$306 05
Deduct amount reinsured .....	116,836 62	1,343 96	2,000 00	100 00
Net amount in force.....	\$4,311,086 70	\$53,396 54	\$3,146 00	\$106 05

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,672,287 37	\$45,692 38	1-2	\$22,846 19
1883.....		4,500 00	55 96	1-4	13 99
1884.....	Two years.....	500 00	1 75	3-4	1 31
1883.....		42,900 00	494 99	1-6	82 50
1883.....	Three years.....	105,225 00	1,347 24	1-2	673 62
1884.....		75,350 00	929 05	5-6	774 21
1883.....	Four years.....	600 00	6 00	3-8	2 25
1884.....		4,100 00	42 45	7-8	37 14
1880.....		68,494 00	925 26	1-10	92 53
1881.....		95,815 00	1,068 19	3-10	320 46
1883.....	Five years.....	96,750 00	1,059 45	1-2	629 72
1883.....		78,650 00	913 54	7-10	639 48
1884.....		66,923 33	800 28	9-10	774 25
Totals.....		\$4,311,086 70	\$53,396 54		\$36,787 65

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,362,640 91
Total losses paid since organization.....	2,484,024 30
Total cash dividends declared since the Company commenced business.....	\$77,000 00
Total dividends declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	61,566 66
Total amount of fire losses incurred during the year.....	22,538 84
Total amount of marine losses incurred during the year.....	9 65

## Business in the State of New York during the year.

Fire risks written.....	\$1,483,011 57
Premiums received.....	12,698 73
Losses paid.....	6,648 49
Amount of losses incurred.....	6,510 55
Amount of taxes paid to various fire departments .....	200 35
Amount paid the Comptroller for taxes on premiums.....	91 27

# BOATMAN'S FIRE AND MARINE INSURANCE COMPANY.

## PITTSBURG, PA.

[Organized May 20, 1865; commenced business May 22, 1865.]

OLIVER P. SCAIFE, *President.*

HENRY H. SCHENCK, *Secretary.*

Capital stock of the Company paid up, \$250,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$66,983 96
Loans on bond and mortgage (first liens).....	60,253 34
Interest due and unpaid on bond and mortgage loans. ....	5 94
Interest accrued thereon .....	642 17

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Erie & Pittsburgh R. R. Co. stock .....	\$15,000 00	\$16,800 00
Merchants & Manufacturers' National Bank stock..	2,500 00	2,575 00
Exchange National Bank, Pittsburgh, stock.....	5,450 00	5,730 00
Pittsburgh, Allegheny & Man. Pass. R'y Co. stock.	5,800 00	10,228 00
Citizens' Nat. Bank, Pittsburgh, stock.....	4,650 00	5,766 00
Iron City National Bank, Pittsburgh, stock.....	2,000 00	3,760 00
People's Savings Bank, Pittsburgh, stock.....	1,200 00	1,950 00
Safe Deposit Company, Pittsburgh, stock.....	2,350 00	2,580 00
City Insurance Company, Pittsburgh, stock.....	1,250 00	1,500 00
Monongahela Water Company, Pittsburgh, stock...	850 00	1,330 00
Union Switch and Signal Co., Pittsburgh, stock...	5,350 00	1,495 00
Pittsburgh and Connellsville R. R. Co. bonds .....	5,000 00	6,050 00
Pittsburgh, Cinn. and St. Louis R. R. Co. bonds...	65,000 00	78,000 00
Pittsburgh City Water bonds .....	17,000 00	20,655 00
Pittsburgh Valley Street bonds .....	5,000 00	5,375 00
Allegheny R. R. Co. bonds .....	12,000 00	14,340 00
Erie and Pittsburgh R. R. Co. bonds .....	5,000 00	5,750 00
Pittsburgh, Allegheny & Man. Pass. R'y Co. bonds	8,500 00	9,350 00
Point Bridge Company bonds .....	1,700 00	1,751 00
Liberty School Sub-District, Pittsburgh, bonds...	2,000 00	2,280 00
North Side Bridge Company bonds.....	6,000 00	6,300 00
New Stock Safe Deposit Co. stock.....	7,750 00	1,163 50

Total par and market values.....	\$191,500 00	\$207,520 00
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207,520 50

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Monongahela Navigation Co. stock .....	\$6,150 00	\$11,316 00	\$10,000 00
Bank of Pittsburgh stock.....	7,250 00	2,880 00	6,000 00
Pittsburgh, Cinn. & St. Louis R'y Co. bonds.....	2,000 00	2,400 00	2,068 00
Pittsburgh, Cinn. & St. Louis R'y Co. bonds.....	2,000 00	2,400 00	2,000 00
Pittsburgh, Cinn. & St. Louis R'y Co. bonds.....	2,000 00	2,400 00	2,000 00
Total amounts.....	\$19,400 00	\$22,576 00	\$22,068 00

22,068 00

Cash in office, \$663.04; in bank, \$14,278; total.....	14,941 04
Premiums in due course of collection .....	22,878 08
Bills receivable, not matured, taken for premiums.....	690 00
All other assets, viz.: Rents due and accrued .....	662 55

Aggregate amount of all actual, available Assets.....	\$396,095 58
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### *Items not admitted as Available Assets.*

Non-dividend paying bonds.....	\$3,839 18
Book accounts .....	444 48
Total.....	\$4,283 61

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$16,656 08	
Losses unadjusted, including all reported and supposed losses.....	8,416 63	
Losses realisted, including interest, costs and expenses.....	1,398 93	
Total amount of claims for losses.....	\$26,471 64	
Deduct reinsurance thereon.....	913 40	
Net amount of unpaid losses and claims.....		\$25,559 24
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$60,731 36	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,333 31	
Unearned premiums, at 50 per cent, on inland navigation risks.....	1,238 78	
Total unearned premiums.....		74,303 45
Salaries and other miscellaneous expenses due and accrued.....		561 85
All other liabilities, viz.: Taxes and assessments, \$4,019.51; commissions and brokerage, \$4,849.58; return premiums, \$116.64; total.....		8,985 73
Total liabilities, except capital and net surplus.....		\$109,410 27
Joint-stock capital paid up in cash.....		250,000 00
Surplus beyond all liabilities.....		86,685 31
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$396,095 58</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$171,647 78	\$3,631 84	
Deduct reinsurance, rebate and return premiums...	32,766 43	1,439 01	
Net cash received for premiums...	<u>\$137,881 36</u>	<u>\$2,192 83</u>	\$145,074 19
Interest received on bonds and mortgages.....			3,649 27
Interest and dividends received from all other sources.....			18,408 50
Received for rent.....			3,180 37
Income from all other sources.....			2,009 30
Aggregate Income received during the year in cash.....			<u>\$167,271 63</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$101,617 40	\$3,663 87	
Deduct savings and reinsurances.....	1,312 38	148 40	
Net amount paid for losses.....	<u>\$100,305 02</u>	<u>\$3,505 47</u>	\$109,810 49
Dividends paid.....			17,500 00
Commissions and brokerage.....			29,329 08
Salaries and other charges of officers, clerks and other employes...			7,974 53
State, national and local taxes.....			4,040 16
All other payments.....			7,947 30
Aggregate Expenditures during the year in cash.....			<u>\$178,601 56</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883.....	\$3,981,539	\$112,840 99	\$53,533	\$4,008 33
Written or renewed in 1884.....	12,414,002	173,441 84	751,139	13,130 10
Totals.....	\$19,395,541	286,282 83	\$304,672	\$17,138 43
Deduct expirations and cancellations.....	9,345,953	139,730 19	763,731	14,345 68
In force December 31, 1884.....	\$10,049,578	\$146,552 64	\$242,941	\$2,792 55
Deduct amount reinsured.....	223,521	3,481 09	5,530	315 30
Net amount in force.....	<u>\$9,826,057</u>	<u>\$143,071 55</u>	<u>\$237,411</u>	<u>\$2,477 25</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$5,785,783 00	\$121,463 72	1-2	\$60,731 36
1883.....	Two years.....	1,250 00	15 25	1-4	3 81
1884.....		7,250 00	84 52	3-4	74 64
1883.....	Three years.....	413,098 00	5,084 29	1-6	847 28
1884.....		523,273 00	6,390 67	1-2	3,195 29
1883.....	Four years.....	3,039,085 00	9,310 63	5-6	7,758 85
1884.....		10,000 00	100 00	5-8	63 50
1883.....	Five years.....	1,500 00	18 75	7-8	16 40
1884.....		5,500 00	65 25	1-10	6 53
1883.....	Five years.....	9,000 00	128 00	3-10	38 40
1884.....		7,150 00	137 08	7-10	95 96
1884.....		18,350 00	359 50	9-10	233 55
<b>Totals.....</b>		<b>\$9,826,067 00</b>	<b>\$143,071 55</b>		<b>\$73,064 67</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,323,781 96
Total losses paid since organization.....	765,092 43
Total cash dividends declared since the Company commenced business.....	204,607 50
Total dividends declared payable in stock since organization.....	112,500 00
Total amount of the Company's stock owned by the directors at par value.....	47,550 00
Total amount loaned to stockholders and officers.....	23,398 00
Total amount of fire losses incurred during the year.....	114,086 78
Total amount of inland losses incurred during the year.....	4,326 84

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$3,039,564 53	\$118,000 00
Premiums received.....	23,608 60	5,558 10
Losses paid.....	15,276 88	3,805 93
Amount of losses incurred.....	15,623 40	2,400 00

Amount of taxes paid to the Insurance Department on premiums under reciprocal laws.....	\$453 06
Amount of taxes paid to various fire departments.....	400 99
Amount paid the Comptroller for taxes on premiums.....	276 10

## CALIFORNIA INSURANCE COMPANY.

## SAN FRANCISCO, CALIFORNIA.

[Organized and commenced business February, 1861.]

G. T. HOPKINS, *President.*L. L. BROMWELL, *Secretary.*

Capital stock of the Company paid up, \$600,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$186,882 53
Loans on bond and mortgage (first liens).....	12,000 00
Interest due and unpaid on bond and mortgage loans.....	21 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States 4 per cent bonds.....	\$180,000 00	\$194,800 00
Oakland Gas bonds.....	25,000 00	23,500 00
Los Angeles Gas bonds.....	15,000 00	15,750 00
Northern Pacific Railroad bonds.....	80,000 00	80,800 00
Spring Valley Water bonds.....	33,000 00	38,083 50
Bank of California stock.....	27,200 00	43,160 00
First National Bank of San Francisco stock.....	30,000 00	35,400 00
Oakland Bank of Savings stock.....	20,000 00	24,000 00



	Par value.	Market value.	
Grangers' Bank stock.....	\$30,000 00	\$12,000 00	
California Wire Works stock.....	10,000 00	7,500 00	
Pacific Rolling Mills stock.....	20,000 00	20,000 00	
Safe Deposit and Trust Co. stock.....	15,000 00	7,050 00	
Wells, Fargo & Co. stock.....	20,000 00	21,200 00	
Geary Street, Park and Ocean R. R. stock.....	25,000 00	24,500 00	
London, Paris and American Bank stock.....	20,000 00	18,100 00	
Oakland Gas-Light and H. Co. stock.....	50,000 00	14,750 00	
Total par and market values.....	\$570,300 00	\$579,542 50	\$579,542 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Spring Valley Water stock.....	\$12,800 00	\$11,264 00	\$4,000 00	
California Dry Dock Co. stock.....	4,000 00	4,200 00	2,000 00	
Total amounts.....	\$16,800 00	\$15,464 00	\$3,000 00	8,000 00
Cash in office, \$2,410.46; in bank, \$208,278.19; total.....				205,688 65
Interest due and accrued on stocks and bonds.....				6,320 00
Interest due and accrued on collateral loans and deposits.....				849 75
Premiums in due course of collection.....				54,154 93
Bills receivable; not matured, taken for premiums.....				16,365 78
All other assets.....				350 00

Aggregate amount of all actual, available Assets..... **\$1,020,175 41**

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$38,018 97	
Losses resisted, including interest, costs and expenses.....	5,900 00	
Net amount of unpaid losses and claims.....		\$38,918 97
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$164,435 43	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	69,122 35	
Unearned premiums, at 50 per cent, on inland navigation risks.....	2,335 78	
Unearned premiums, at 100 per cent, on marine risks.....	42,968 65	
Total unearned premiums.....		279,852 10
Commissions and brokerage.....		8,123 24
Total liabilities, except capital and net surplus.....		\$326,394 31
Joint-stock capital paid up in cash.....		600,000 00
Surplus beyond all liabilities.....		98,781 10
Aggregate Liabilities, including paid up capital and net surplus.....		<b>\$1,020,175 41</b>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received.....	\$444,725 44	\$25,123 28	
Deduct reinsurance, rebate and return premiums...	63,278 58	21,236 18	
Net cash received for premiums (all fire).....	\$376,447 16	\$39,897 10	\$446,344 26
Interest received on bonds and mortgages.....			17,339 87
Interest and dividends received from all other sources.....			19,166 60
Received for rent.....			7,875 00
Aggregate Income received during the year in cash.....			<b>\$490,275 73</b>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$211,174 22	\$19,780 27	\$230,955 19
Dividends paid.....			54,000 00
Commissions and brokerage.....			64,831 90

Salaries and other charges of officers, clerks and other employes ..	\$36,486 41
State, national and local taxes .....	10,427 49
All other payments .....	57,598 75

Aggregate Expenditures during the year in cash..... \$454,289 74

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$33,517,576	\$339,308 78	\$302,905	\$54,469 14
Written or renewed in 1884.....	83,111,558	464,698 58	3,261,302	91,536 31
Totals.....	\$56,629,134	\$804,196 36	\$4,064,207	\$145,995 45
Deduct expirations and cancellations.....	22,952,238	331,368 89	3,247,042	89,618 33
In force December 31, 1884.....	\$33,676,896	\$472,897 47	\$317,165	\$56,389 12
Deduct amount reinsured.....	1,732,449	25,790 15	118,292	7,751 91
Net amount in force.....	<u>\$30,954,447</u>	<u>\$447,087 32</u>	<u>\$708,873</u>	<u>\$48,630 21</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$22,509,454	\$323,870 84	1-2	\$164,495 43
1883.....		103,630	1,343 09	1-4	335 76
1884.....	Two years.....	98,231	1,640 79	3-4	1,220 60
1883.....		1,839,166	25,287 76	1-6	4,211 29
1883.....	Three years.....	2,076,126	26,947 53	1-2	14,473 75
1884.....		2,888,897	33,689 83	5-6	32,241 52
1883.....		9,897	319 92	3-8	82 47
1883.....	Four years.....	6,900	57 05	5-8	60 66
1884.....		13,500	253 15	7-8	221 51
1881.....		94,000	1,225 53	3-10	376 66
1883.....	Five years.....	373,861	3,647 86	1-2	1,823 94
1883.....		332,353	5,297 22	7-10	3,708 04
1884.....		659,483	11,506 71	9-10	10,356 04
Totals .....		<u>\$30,954,447</u>	<u>\$447,087 32</u>		<u>\$323,557 67</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$4,435,730 78
Total losses paid since organization.....	2,087,969 43
Total cash dividends declared since the Company commenced business.....	932,200 00
Total dividends declared payable in stock since organization .....	50,000 00
Total amount of the Company's stock owned by the directors at par value..	75,600 00
Total amount of fire losses incurred during the year.....	225,698 48
Total amount of marine and inland losses incurred during the year.....	<u>18,020 27</u>

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Oregon .....	\$50,000 00
Liability .....	<u>6,649 31</u>

*Business in the State of New York during the year.*

Risks written .....	\$3,712,935 00
Premiums received.....	82,487 66
Losses paid .....	3,147 83
Amount of losses incurred.....	<u>5,147 83</u>

## CITIZENS' INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March 7, 1849; commenced business May 1, 1850.]

WILLIAM G. JOHNSTON, *President*.WALTER MORRIS, *Secretary*.

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$108,000 00
Loans on bond and mortgage (first liens).....	224,154 97
Interest due and unpaid on bond and mortgage loans.....	165 00
Interest accrued thereon.....	8,565 61

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Allegheny City renewal bonds.....	\$5,000 00	\$5,350 00
Allegheny County compromise bonds.....	1,000 00	1,150 00
United States registered bonds.....	21,000 00	25,620 00
Pittsburgh and Birmingham Pass. R'y bonds.....	1,500 00	1,725 00
Pittsburgh and Connellsville R. R. bonds.....	1,000 00	1,100 00
Pittsburgh, New Castle and Lake Erie R.R. bonds.....	3,000 00	3,525 00
Springfield School bonds.....	4,000 00	4,040 00
Howard School bonds.....	8,000 00	8,290 00
Sixth Ward Allegheny School bonds.....	5,000 00	6,250 00
German Evangelical Lutheran Church bonds.....	5,000 00	5,200 00
Point Bridge bonds.....	3,500 00	3,635 00
First National Bank, Allegheny, stock.....	10,000 00	17,800 00
Safe Deposit Company, Pittsburgh, stock.....	5,000 00	5,100 00
Eagle Cotton Mill Co., Pittsburgh, stock.....	500 00	500 00
New York and Cleveland Gas Coal Co., Pittsb. stock.....	750 00	850 00
Allegheny Insurance Co., Pittsburgh, stock.....	1,000 00	1,100 00
Lawrence Railroad stock.....	1,550 00	1,925 00
Allegheny Suspension Bridge stock.....	2,500 00	7,500 00
Birmingham Fire Insurance Co.....	4,500 00	4,050 00
Pittsburgh, McKeesport and Y. R. R. stock.....	10,000 00	10,400 00
Monongahela Insurance Co., Pittsburgh, stock.....	1,250 00	1,250 00
First National Bank, Pittsburgh, stock.....	3,500 00	6,325 00
Masonic Bank, Pittsburgh, stock.....	5,000 00	5,000 00
Citizens' National Bank, Pittsburgh, stock.....	5,000 00	6,500 00
Allegheny National Bank, Pittsburgh, stock.....	10,000 00	12,000 00
Duquesne National Bank, Pittsburgh, stock.....	12,200 00	15,250 00
Third National Bank, Pittsburgh.....	10,000 00	15,500 00
Marine National Bank, Pittsburgh, stock.....	10,000 00	10,200 00
Mechanics' National Bank, Pittsburgh, stock.....	1,250 00	2,500 00
German National Bank, Allegheny, stock.....	2,500 00	2,875 00
Total par and market values.....	\$155,600 00	\$198,537 00

198,537 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Ger. Nat'l Bank, Pittsburgh, stock..	\$2,300 00	\$4,600 00	\$1,125 00
Fifth Ave. Bank, Pittsburgh, stock..	2,500 00	2,500 00	
Mech. Nat'l B'k, Pittsburgh, stock..	250 00	500 00	
Iron City Nat'l B'k, Pittsburgh, st'k.	700 00	1,400 00	10,690 00
Masonic Bank, Pittsburgh, stock....	4,450 00	4,450 00	
People's Ins. Co., Pittsburgh, stock..	1,750 00	2,680 00	
City Ins. Co., Pittsburgh, stock....	2,500 00	3,000 00	450 00
United States bonds.....	5,000 00	6,100 00	5,000 00
Penn. Ins. Co. Pittsburgh, stock....	2,500 00	2,750 00	1,500 00
Third Nat'l B'k, Pittsburgh, stock....	1,000 00	1,580 00	
Citizens' Nat'l B'k, Pittsburgh, st'k.	500 00	680 00	2,100 00
Western Ins. Co., Pittsburgh, stock..	400 00	550 00	400 00
Marine Nat'l B'k, Pittsburgh, st'k..	1,500 00	1,500 00	250 00
Allegheny City Gas, Alle. City, st'k.	2,600 00	4,160 00	2,500 00
Nat'l B'k Commerce, Pittsb'gh, st'k.	25,000 00	25,000 00	15,000 00
City Ins. Co., Pittsburgh, stock....	1,250 00	1,500 00	1,000 00

	Par value.	Market value.	Amount loaned.
P. & L. R. R. stock.....	\$500 00	\$1,000 00	\$3,500 00
Duquesne Nat'l B'k, Pittsb'gh, st'k.	2,000 00	2,500 00	
Armstrong Ins. Co., Pittsb'gh, st'k...	3,000 00	2,500 00	1,500 00
Union Ins. Co., Pittsburgh, stock...	4,000 00	4,000 00	3,400 00
P., C. & St. L. R'y Co. stock.....	1,000 00	1,500 00	2,000 00
Mt. Oliver I. F. Co., Pittsb'gh, st'k.	2,000 00	2,000 00	
Woodruff S. & P. Car Co., Pitts., st'k.	50,000 00	30,000 00	8,000 00
Monongahela Ins. Co., Pittsb'gh, st'k.	5,000 00	5,000 00	5,000 00
Monongahela I. F. Co., Pitts., st'k.	3,550 00	4,615 00	3,550 00
Fifth Nat'l Bank, Pittsburgh, st'k...	10,000 00	12,000 00	10,000 00
Allegheny Gas, Allegheny, stock....	5,625 00	10,250 00	9,500 00
Mortgage on property, assigned as collateral.....	1,500 00	1,500 00	200 00
Total amounts.....	\$144,375 00	\$151,085 00	\$86,174 00
Cash in office, \$4,522.27; in bank, \$7,896.23; total.....			\$12,418 50
Interest due and accrued on stocks and bonds .....			446 65
Premiums in due course of collection.....			15,415 63
Bills receivable, not matured, taken for premiums.....			1,202 50
All other assets .....			270 88
Aggregate amount of all actual, available Assets ..			<u>\$645,850 68</u>

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$12,988 66
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$78,518 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	43,897 26
Unearned premiums, at 50 per cent, on inland navigation risks ....	1,358 78
Total unearned premiums .....	123,774 01
All other liabilities.....	8,000 00
Total liabilities, except capital and net surplus.....	\$139,712 67
Joint-stock capital paid up in cash .....	500,000 00
Surplus beyond all liabilities.....	5,638 01
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$645,850 68</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$253,992 98	\$5,221 08
Deduct reinsurance, rebate and return premiums...	87,514 88	
Net cash received for premiums.....	<u>\$166,478 06</u>	<u>\$5,221 08</u>
Interest received on bonds and mortgages.....		\$219,799 08
Interest and dividends received from all other sources .....		12,174 40
Received for rent .....		17,588 78
		1,397 24
Aggregate Income received during the year in cash.....		<u>\$250,959 50</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Net amount paid for losses.....	\$100,965 26	\$720 81
Dividends paid .....		\$101,686 09
Commissions and brokerage.....		40,000 00
Salaries and other charges of officers, clerks and other employes...		43,618 09
State, national and local taxes.....		10,639 92
All other payments.....		7,022 40
Aggregate Expenditures during the year in cash.....		<u>\$282,859 45</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums
In force December 31, 1883.....	\$10, 671, 896	\$130, 875 56	\$146, 216	\$5, 564 55
Written or renewed in 1884.....	21, 072, 256	252, 480 23	49, 760	2, 167 50
Totals.....	\$31, 744, 068	\$372, 555 81	\$195, 966	\$8, 732 05
Deduct expirations and cancellations.....	12, 604, 210	155, 977 17	147, 716	5, 634 55
In force December 31, 1884.....	\$18, 159, 873	\$216, 878 64	\$48, 250	\$3, 097 50
Deduct amount reinsured.....	298, 245	3, 238 53	6, 000	350 00
Net amount in force.....	\$17, 841, 627	\$213, 435 11	\$42, 250	\$2, 717 50

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12, 968, 610	\$147, 096 01	1-2	\$73, 518 00
1883.....	Two years.....	23, 550	349 91	1-4	87 42
1884.....		805, 785	2, 910 50	3-4	2, 153 68
1883.....	Three years.....	693, 067	8, 122 29	1-6	1, 353 98
1884.....		1, 427, 409	16, 881 80	1-2	8, 415 63
1884.....	Four years.....	1, 874, 464	31, 612 39	5-6	26, 848 66
1881.....		3, 500	50 00	1-8	6 25
1883.....	Five years.....	12, 400	124 79	5-8	84 87
1884.....		51, 250	611 53	7-8	535 09
1881.....	Six years.....	8, 000	72 00	3-10	21 60
1883.....		8, 500	161 50	1-2	80 75
1883.....	Seven years.....	98, 702	1, 341 84	7-10	868 94
1884.....		350, 390	4, 360 55	9-10	3, 915 50
Totals.....		\$17, 841, 627	\$213, 435 11		\$122, 415 25

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1, 792, 914 00
Total losses paid since organization.....	779, 648 00
Total cash dividends declared since the Company commenced business.....	619, 000 00
Total amount of the Company's stock owned by the directors at par value.....	102, 650 00
Total amount loaned to stockholders and officers.....	14, 775 00
Total amount of fire losses incurred during the year.....	108, 530 01
Total amount of inland losses incurred during the year.....	730 81

*Business in the State of New York during the year.*

Fire risks written.....	\$5, 160, 934 00
Premiums received.....	42, 818 86
Losses paid.....	18, 135 59
Amount of losses incurred.....	20, 180 50
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	645 95
Amount of taxes paid to various fire departments.....	464 71
Amount paid the Comptroller for taxes on premiums.....	343 62

## CONCORDIA FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized or incorporated March 7, 1870; commenced business March 22, 1870.]

JOBST H. BUENING, *President.*GUSTAV WOLLAEGER, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$261, 750 00
Interest accrued thereon.....	3, 738 56

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Township New Holstein, Wis., bonds.....	\$30,000 00	\$30,000 00
Township Schleswig, Wis., bonds .....	10,000 00	10,000 00
Milwaukee County Court-house refunding bonds.....	40,000 00	40,000 00
Cook County, Illinois, refunding bonds.....	5,000 00	5,750 00
Chicago City Water Loan bonds.....	8,000 00	8,400 00
Chicago City River Improvement bonds .....	7,000 00	8,850 00
Chicago City Sewerage Loan bonds .....	25,000 00	25,625 00
Total par and market values.....	<u>\$125,000 00</u>	<u>\$129,125 00</u>
Cash in office, \$1,777.83; in bank, \$20,105.24; total.....		\$129,125 00
Interest due and accrued on stocks and bonds.....		21,833 06
Premiums in due course of collection.....		2,694 45
All other assets .....		22,401 87
		<u>1,000 00</u>
Aggregate amount of all actual, available Assets.....		<u>\$442,592 94</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,655 88
Losses unadjusted, including all reported and supposed losses.....	3,875 00
Losses resisted, including interest, costs and expenses.....	<u>4,116 48</u>
Net amount of unpaid losses and claims.....	\$10,647 30
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$54,497 07
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	<u>61,957 05</u>
Total unearned premiums.....	136,454 73
Cash dividends to stockholders, unpaid.....	16 00
All other liabilities.....	<u>4,487 87</u>
Total liabilities, except capital and net surplus.....	\$151,605 89
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	<u>90,987 05</u>
Aggregate liabilities, including paid up capital and net surplus,	<u>\$442,592 94</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$175,509 99
Deduct reinsurance, rebate and return premiums.....	<u>13,117 64</u>
Net cash received for premiums (all fire).....	\$162,392 35
Interest received on bonds and mortgages.....	17,113 50
Interest and dividends received from all other sources.....	<u>5,297 15</u>
Aggregate Income received during the year in cash. ....	<u>\$184,803 00</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$87,271 17
Deduct savings and reinsurance .....	<u>2,969 33</u>
Net amount paid for losses (all fire) .....	\$84,301 79
Dividends paid .....	15,984 00
Commissions and brokerage.....	35,047 74
Salaries and other charges of officers, clerks and other employes...	7,756 50
State, national and local taxes.....	8,692 45
All other payments.....	<u>10,582 35</u>
Aggregate expenditures during the year in cash .....	<u>\$157,364 83</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$15,133,565	\$198,171 14
Written or renewed in 1884.....	14,936,270	183,787 71
<b>Totals .....</b>	<b>\$30,069,835</b>	<b>\$381,958 85</b>
Deduct expirations and cancellations.....	9,710,648	121,660 46
<b>In force December 31, 1884.....</b>	<b>\$30,359,187</b>	<b>\$360,298 39</b>
Deduct amount reinsured.....	124,780	1,987 18
<b>Net amount in force.....</b>	<b>\$30,234,427</b>	<b>\$358,311 21</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,965,440	\$108,995 84	1-2	\$54,497 67
1883.....		69,035	539 77	1-4	134 70
1884.....	Two years.....	116,666	948 16	3-4	711 12
1883.....		2,625,196	80,411 94	1-6	5,068 66
1884.....	Three years.....	3,277,591	37,989 17	1-2	18,994 53
1884.....		4,023,478	46,754 42	5-6	38,965 35
1881.....		11,300	148 98	1-8	18 62
1883.....	Four years.....	10,875	85 09	3-8	31 91
1883.....		11,930	177 43	5-8	110 89
1884.....		27,240	228 16	7-8	199 64
1880.....		309,464	4,718 59	1-10	471 26
1881.....		853,735	5,454 23	3-10	1,636 37
1883.....	Five years.....	434,226	6,728 71	1-3	3,364 35
1883.....		444,227	6,851 59	7-10	4,796 11
1884.....		555,564	8,281 65	9-10	7,453 49
<b>Totals.....</b>		<b>\$30,234,427</b>	<b>\$258,311 21</b>		<b>\$136,454 72</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$792,752 67
Total losses paid since organization.....	340,378 38
Total cash dividends declared since the Company commenced business.....	57,667 63
Total amount of the Company's stock owned by the directors at par value.....	91,500 00
Total amount loaned to stockholders and officers.....	51,950 00
Total amount of fire losses incurred during the year .....	86,049 00

*Business in the State of New York during the year.*

Fire risks written.....	\$2,630,585 00
Premiums received.....	18,175 19
Losses paid.....	3,226 54
Amount of losses incurred.....	4,279 39
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	61 86
Amount of taxes paid to various fire departments.....	24 24
Amount paid the Comptroller for taxes on premiums .....	110 73

## CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN..

[Organized June, 1850; commenced business July, 1850.]

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$57,000 00
Loans on bond and mortgage (first liens).....	523,550 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$120,000 00	\$146,400 00
City of Hartford bonds.....	15,000 00	15,750 00
City of New Britain, bonds.....	15,000 00	15,750 00
City of Middletown, 7's, bonds.....	10,000 00	10,600 00
City of Middletown, 8's, bonds.....	10,000 00	10,000 00
City of Toledo, Ohio, bonds.....	10,000 00	10,500 00
City of Erie, Penn., bonds.....	10,000 00	10,300 00
Cass County, Dakota, bonds.....	13,000 00	13,000 00
Wapello County, Iowa, bonds.....	10,000 00	10,000 00
Tiffin, Ohio, Gas Company bonds.....	14,000 00	14,000 00
Michigan Central Railroad Company bonds.....	20,000 00	24,300 00
Canada Southern Railroad Company bonds.....	50,000 00	43,000 00
Quincy, Alton and St. Louis Railroad Co. bonds.....	42,000 00	46,550 00
New York, New Haven and Hartford Railroad Company guaranteed bonds.....	40,000 00	30,800 00
Erie Railroad gold consols.....	20,000 00	23,800 00
Broadway and Seventh Avenue Railroad Co. bonds.....	20,000 00	20,800 00
Dayton and Michigan Railroad Company bonds.....	25,000 00	25,000 00
Chicago, Burlington and Quincy R. R. Co. bonds.....	7,000 00	6,370 00
Detroit, Lansing and Northern Railroad Company guaranteed bonds.....	2,000 00	2,400 00
Chicago, Burlington and Quincy R. R. Co. stock.....	69,000 00	79,350 00
Chicago, Iowa and Nebraska Railroad Co. stock.....	10,000 00	14,000 00
New York, New Haven and Hartford Railroad Company stock.....	60,000 00	105,000 00
Pittsburgh, Fort Wayne and Chicago Railroad Company stock.....	30,000 00	38,100 00
Boston and Albany Railroad Company stock.....	11,000 00	18,700 00
N. Y. Central and Hudson River R. R. Co. stock.....	20,000 00	16,800 00
Detroit, Lansing and Northern Railroad Company preferred stock.....	20,000 00	21,600 00
Chicago, Rock Island and Pacific R. R. Co. stock.....	20,000 00	21,300 00
Importers' and Traders' Nat'l Bank, N. Y., stock.....	31,000 00	80,800 00
Fulton National Bank, New York, stock.....	6,900 00	7,335 00
Farmers' and Mechanics' National Bank, Hartford, stock.....	18,800 00	19,740 00
National Exchange Bank, Hartford, stock.....	20,600 00	26,750 00
Hartford National Bank, Hartford, stock.....	30,000 00	51,000 00
First National Bank, Hartford, stock.....	18,500 00	19,435 00
Acuna National Bank, Hartford, stock.....	10,000 00	11,500 00
Phoenix National Bank, Hartford, stock.....	15,000 00	22,500 00
Charter Oak National Bank, Hartford, stock.....	9,300 00	13,485 00
Mercantile National Bank, Hartford, stock.....	10,000 00	10,500 00
Connecticut Trust and Safe Deposit Company, Hartford, stock.....	4,500 00	5,400 00
First National Bank, Minneapolis, Minn., stock.....	10,000 00	13,000 00
Second National Bank, New Haven, Conn., stock.....	2,200 00	3,454 00
Total par and market values.....	<u>\$836,800 00</u>	<u>\$1,104,639 00</u>

\$1,104,639 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
New York, New Haven and Hartford Railroad Company stock.....	\$1,000 00	\$1,750 00	\$1,300 00
Williamette Lumber Company stock.....	2,500 00	3,500 00	
Michigan Central R. R. Co. stock.....	10,000 00	5,500 00	10,014 00
Phoenix Insurance Company stock.....	1,300 00	2,015 00	
Union Stock Yard and Transit Company, Chicago, stock.....	6,000 00	10,500 00	
Collins Company, Hartford, stock.....	2,000 00	1,800 00	8,050 00
Total amounts.....	<u>\$22,800 00</u>	<u>\$35,065 00</u>	<u>\$19,364 00</u>

19,264 00

Cash in office, \$957.21; in bank, \$39,688.14; total..... 90,645 85

Premiums in due course of collection..... 70,247 23

Aggregate amount of all actual, available Assets..... \$1,865,395 58

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$36,830 00
Losses resisted, including interest, costs and expenses.....	9,777 78

Net amount of unpaid losses and claims..... \$36,657 78



Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$318,022 99
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	212,557 51
<b>Total unearned premiums.....</b>	<b>\$530,579 80</b>
<b>Total Liabilities, except capital and net surplus.....</b>	<b>\$627,237 58</b>
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities .....	238,168 00
<b>Aggregate Liabilities, including paid up capital and net surplus, .....</b>	<b>\$1,865,395 58</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,004,167 08
Deduct reinsurance, rebate and return premiums.....	161,866 65
<b>Net cash received for premiums (all fire) .....</b>	<b>\$842,300 38</b>
Interest received on bonds and mortgages.....	26,661 88
Interest and dividends received from all other sources.....	62,394 28
<b>Aggregate Income received during the year in cash .....</b>	<b>\$931,356 54</b>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$504,151 05
Dividends paid .....	90,000 00
Commissions and brokerage .....	129,270 17
Salaries and other charges of officers, clerks and other employes ..	57,042 17
State, national and local taxes .....	20,035 40
All other payments .....	61,969 46
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$862,468 25</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$79,997,797	\$924,530 98
Written or renewed in 1884.....	84,230,444	1,004,167 08
<b>Totals.....</b>	<b>\$164,228,239</b>	<b>\$1,928,698 01</b>
Deduct expirations and cancellations.....	77,513,346	900,460 62
<b>In force December 31, 1884.....</b>	<b>\$86,714,893</b>	<b>\$1,028,237 39</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$50,274,219	\$636,044 58	1-2	\$318,022 99
1883.....	Two years.....	152,664	1,818 08	1-4	329 65
1884.....		136,964	1,818 53	3-4	984 90
1883.....	Three years.....	6,252,520	64,881 43	1-6	10,805 24
1883.....		7,178,504	77,809 39	1-2	33,904 69
1884.....		9,186,889	92,745 49	5-6	77,367 91
1881.....	Four years.....	291,040	2,945 44	1-8	368 18
1882.....		357,182	3,647 61	3-8	1,367 86
1883.....		331,611	3,406 25	5-8	2,123 92
1884.....		165,159	1,744 85	7-8	1,636 74
1880.....	Five years.....	1,432,149	19,223 84	1-10	1,922 28
1881.....		2,053,602	25,246 04	3-10	7,573 80
1882.....		2,560,876	30,673 20	1-2	15,386 60
1883.....		2,948,072	32,685 84	7-10	22,690 06
1884.....		2,791,456	34,596 24	9-10	31,136 58
<b>Totals .....</b>		<b>\$86,714,893</b>	<b>\$1,028,237 39</b>		<b>\$530,579 80</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$6,231,813 35
Total losses paid since organization.....	2,333,044 59
Total cash dividends declared since the Company commenced business.....	1,105,000 00
Total amount of the Company's stock owned by the directors at par value .....	100,100 00
Total amount loaned to stockholders not officers.....	30,750 00
Loaned to officers and directors.....	17,050 00
Total amount of fire losses incurred during the year.....	530,571 83

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon.....	\$50,000 00	\$3,305 87
Georgia.....	25,000 00	10,175 64
North Carolina.....	10,000 00	7,323 43
Virginia.....	25,000 00	13,126 07

*Business in the State of New York during the year.*

Fire risks written.....	\$12,970,800 00
Premiums received.....	143,587 31
Losses paid.....	73,221 86
Amount of losses incurred.....	92,569 67

## DETROIT FIRE AND MARINE INSURANCE COMPANY.

### DETROIT, MICH.

[Incorporated February 1, 1866; commenced business March 14, 1866.]

WILLIAM A. BUTLER, *President.*

JAMES J. CLARK, *Secretary.*

Capital stock of the Company paid up, \$300,000.

#### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$60,024 44
Loans on bond and mortgage (first liens).....	527,444 11
Loans on bond and mortgage upon which more than one year's interest is due (of which \$16,328 is in process of foreclosure)....	26,588 77
Interest due and unpaid on bond and mortgage loans.....	11,714 35
Interest accrued thereon.....	684 79

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$30,000 00	\$33,900 00	
Detroit Public Building stock.....	1,000 00	1,150 00	
Detroit Public Sewer bonds.....	500 00	500 00	
Chicago and Northeastern Railway Co. Sinking Fund Mortgage bonds.....	12,000 00	12,000 00	
Total par and market values.....	\$43,500 00	\$47,550 00	47,550 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Michigan School Furniture Co. stock, of Northville, Mich.....	\$750 00	\$750 00	\$600 00	
Assignment of mortgage.....	2,500 00	2,500 00	2,000 00	
Total amounts.....	\$3,250 00	\$3,250 00	\$2,600 00	2,600 00
Cash in office, \$1,854; in bank, \$31,926.70; total.....				33,780 70
Interest due and accrued on stocks and bonds.....				412 91
Interest due and accrued on collateral loans.....				66 89
Premiums in due course of collection.....				16,466 77
Bills receivable, not matured, taken for premiums.....				475 45
All other assets.....				3,088 46

Aggregate amount of all actual, available Assets ..... \$730,842 64

#### II. LIABILITIES.

Losses adjusted and unpaid, to become due.....	\$1,736 78
Losses unadjusted, including all reported and supposed losses.....	31,498 71
Losses resisted, including interest, costs and expenses.....	1,650 00

Net amount of unpaid losses and claims..... \$34,885 49

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$65,874 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	43,701 93
Unearned premiums, at 50 per cent, on inland navigation risks ..	678 98

Total unearned premiums.....	\$110,255 07
All other liabilities.....	300 00

Total liabilities, except capital and net surplus.....	\$135,440 56
Joint-stock capital paid up in cash .....	300,000 00
Surplus beyond all liabilities.....	295,402 08

Aggregate Liabilities, including paid up capital and net surplus,	\$780,842 64
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## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received .....	\$196,130 55	\$35,808 73
Deduct reinsurance, rebate and return premiums ..	24,642 38	8,791 43
Net cash received for premiums.....	\$171,488 17	\$27,017 30
Interest received on bonds and mortgages .....		\$198,505 47
Interest and dividends received from all other sources .....		41,355 83
Received for rent .....		5,470 81
		1,898 83

Aggregate Income received during the year in cash.....	\$247,230 94
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## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$128,905 15	\$13,398 10
Deduct salvages and reinsurances.....	306 89	874 07
Net amount paid for losses (all fire).....	\$128,598 26	\$12,514 03
Dividends paid .....		\$141,113 29
Commissions and brokerage .....		30,000 00
Salaries and other charges of officers, clerks and other employes ..		25,917 85
State, national and local taxes.....		15,111 49
All other payments .....		8,661 47
		12,828 80

Aggregate Expenditures during the year in cash .....	\$233,632 90
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## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$16,427,131	\$200,844 32	\$15,060	\$637 50
Written or renewed in 1894.....	16,778,241	196,482 63	3,518,222	36,723 31
Totals.....	\$33,205,372	\$397,326 94	\$3,533,272	\$36,360 81
Deduct expirations and cancellations .....	15,876,246	184,065 46	3,483,472	35,002 84
In force December 31, 1884.....	\$17,329,126	\$213,261 48	\$30,500	\$1,357 97

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$9,984,563	\$131,748 32	1-2	\$65,874 16
1883.....		10,350	110 95	1-4	27 74
1884.....	Two years.....	10,000	133 78	3-4	100 34
1883.....		1,893,175	20,388 58	1-6	3,398 09
1883.....	Three years.....	2,191,632	23,567 36	1-2	11,783 67
1884.....		2,444,900	26,348 73	5-6	21,573 95
1881.....		10,150	113 81	1-8	14 16
1882.....		500	4 15	3-8	1 55
1883.....	Four years.....	2,000	87 50	5-8	54 64
1884.....		9,000	186 36	7-8	163 06
1880.....		83,470	1,082 99	1-10	108 20
1881.....		127,575	1,795 66	3-10	538 70
1882.....	Five years.....	155,725	1,962 84	1-2	981 42
1883.....		213,337	2,953 39	7-10	2,070 20
1884.....		203,750	2,872 73	9-10	2,586 46
Totals.....		\$17,329,126	\$213,261 48		\$100,576 09

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$3,214,866 72
Total losses paid since organization .....	1,741,606 87
Total cash dividends declared since the Company commenced business .....	372,500 00
Total dividends declared payable in stock since organization .....	150,000 00
Total amount of the Company's stock owned by the directors at par value .....	78,180 00
Total amount loaned to stockholders and officers .....	8,000 00
Total amount of fire losses incurred during the year .....	196,271 35
Total amount of inland losses incurred during the year .....	19,921 69

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written .....	\$1,580,576 00	\$5,000 00
Premiums received .....	11,973 18	20 00
Losses paid .....	5,446 26	
Amount of losses incurred .....	6,946 26	
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .....		\$34 87
Amount of taxes paid to various fire departments .....		181 05
Amount paid the Comptroller for taxes on premiums .....		87 70

## ELIOT INSURANCE COMPANY.

## BOSTON, MASS.

[Organised or incorporated December 31, 1872; commenced business January 4, 1873.]

GREENLEAF C. GEORGE, *President.*ALONZO P. CURTIS, *Secretary*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$39,500 00
Interest accrued thereon .....	759 86

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$95,000 00	\$107,587 50
Worcester and Nashua R. R. Co. bonds .....	15,000 00	15,150 00
Fitchburg R. R. Co. bonds .....	45,000 00	47,375 00
Northampton Town bonds .....	20,000 00	22,600 00
Boston City bonds .....	10,000 00	11,800 00
Boston City Gold bonds .....	15,000 00	17,775 00
State of Massachusetts Gold bonds .....	15,000 00	16,200 00
Fitchburg R. R. Co. stock .....	14,000 00	15,540 00
Norwich and Worcester R. R. Co. stock .....	2,500 00	4,075 00
Old Colony R. R. Co. stock .....	5,000 00	7,312 50
Vermont and Massachusetts R. R. Co. stock .....	5,000 00	6,425 00
Shawmut National Bank stock .....	10,000 00	11,275 00
National Revere Bank stock .....	3,700 00	4,440 25
Total par and market values .....	\$255,200 00	\$287,464 25
Cash in office, \$1,995.09; in bank, \$13,421.16; total .....		15,416 25
Interest due and accrued on stocks and bonds .....		3,035 75
Premiums in due course of collection .....		19,007 49
All other assets .....		110 72

Aggregate amount of all actual, available Assets. .... \$365,294 82

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$10,805 00
Losses resisted, including interest, costs and expenses .....	2,000 00
Net amount of unpaid losses and claims .....	\$12,805 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$54,874 10
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	20,651 96
Total unearned premiums	\$75,525 86
Cash dividends to stockholders, unpaid	50 00
Rent due and accrued	875 00
All other liabilities, viz.: Commissions and brokerage	2,850 00
Total liabilities, except capital and net surplus	\$92,105 86
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	73,188 96
Aggregate Liabilities, including paid up capital and net surplus	\$365,294 82

## III. INCOME DURING THE YEAR.

Gross cash premiums received	\$138,191 15
Deduct reinsurance, rebate and return premiums	17,037 00
Net cash received for premiums (all fire)	\$119,064 15
Interest received on bonds and mortgages	1,887 70
Interest and dividends received from all other sources	18,442 29
Income from all other sources	2,782 89
Aggregate Income received during the year in cash	\$187,126 53

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$91,747 42
Deduct salvages and reinsurances	1,143 66
Net amount paid for losses (all fire)	\$90,603 76
Dividends paid	20,455 00
Commissions and brokerage	22,874 07
Salaries and other charges of officers, clerks and other employes	8,734 26
State, national and local taxes	5,293 19
All other payments	7,032 49
Aggregate Expenditures during the year in cash	\$154,492 77

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883	\$12,936,815	\$184,474 79
Written or renewed in 1884	11,454,239	140,133 38
Totals	\$25,390,544	\$324,610 17
Deduct expirations and cancellations	12,269,545	162,494 30
In force December 31, 1884	\$13,120,999	\$162,115 78
Deduct amount reinsured	1,087,267	13,169 75
Net amount in force	\$11,033,732	\$148,946 03

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884	One year or less	\$3,211,894	\$109,748 19	1-2	\$54,874 10
1883		144,898	1,898 54	1-4	472 14
1884	Two years	23,841	513 70	3-4	335 35
1883		360,808	5,890 07	1-6	971 68
1883	Three years	359,701	5,019 92	1-3	2,509 96
1884		374,111	5,556 41	5-6	4,680 34
1881		4,495	87 96	1-8	7 25
1882		9,901	121 71	3-8	45 64
1883	Four years	11,786	171 85	5-8	107 41
1884		9,988	128 45	7-8	106 02
1840		193,947	2,579 40	1-10	237 94
1881		270,847	3,422 81	3-10	1,026 84
1882	Five years	264,812	3,401 82	1-2	1,700 66
1883		457,404	5,167 47	7-10	3,610 23
1884		573,194	5,353 11	9-10	4,817 80
Totals		\$11,033,732	\$148,946 03		\$75,525 86

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,860,995 60
Total losses paid since organization .....	648,694 88
Total cash dividends declared since the Company commenced business .....	\$10,000 00
Total amount of the Company's stock owned by the directors at par value .....	15,000 00
Total amount of fire losses incurred during the year .....	85,128 76

*Business in the State of New York during the year.*

Fire risks written .....	\$1,840,232 00
Premiums received .....	11,767 25
Losses paid .....	7,638 26
Amount of losses incurred .....	5,507 26
Amount of taxes paid to various fire departments .....	501 47
Amount paid the Comptroller for taxes on premiums .....	115 20

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Incorporated May 15, 1859; commenced business September, 1860.]

**FRED W. ARNOLD, President.**

**JAMES E. TILLINGHAST, Secretary.**

Capital stock of the Company paid up, \$300,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$129,900 00
Loans on bond and mortgage (first liens).....	29,000 00
Interest accrued thereon .....	600 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Old National Bank of Providence stock .....	\$50,000 00	\$56,500 00
National Bank of Commerce, Providence, stock.....	17,000 00	17,340 00
American National Bank, Providence, stock.....	10,000 00	9,300 00
Third National Bank, Providence, stock.....	3,000 00	3,600 00
Fourth National Bank, Providence, stock.....	10,000 00	12,000 00
First National Bank of Warren stock .....	10,000 00	10,000 00
New York Central and Hudson River R. R. stock..	10,000 00	8,475 00
Illinois Central R. R. stock .....	10,000 00	11,700 00
United States bonds .....	50,000 00	60,875 00
Union Pacific R. R. bonds .....	25,000 00	27,500 00
New York Elevated R. R. bonds .....	25,000 00	30,000 00
Pawtucket Valley R. R. bonds .....	22,000 00	27,610 00
Quincy, Alton and St. Louis R. R. bonds.....	10,000 00	9,600 00

Total par and market values.....	\$252,000 00	\$294,800 00
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284,800 00

### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Mechanics' National Bank of Providence stock.....	\$1,000 00	\$1,460 00	\$900 00

Cash in office, \$1,039.79; in bank, \$20,468.17; total .....	21,507 96
Premiums in due course of collection .....	18,985 44
All other assets, viz.: Rents due and accrued, \$1,890; due for reinsurances on losses paid, \$1,700; total.....	3,590 00

Aggregate amount of all actual, available Assets.....	\$489,283 40
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,179 00	
Losses unadjusted, including all reported and supposed losses.....	14,351 00	
Losses resisted, including interest, costs and expenses.....	1,500 00	
Net amount of unpaid losses and claims.....		\$23,030 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$81,051 51	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	30,927 82	
Unearned premiums, at 100 per cent, on marine risks.....	1,763 78	
Total unearned premiums.....		118,743 11
Cash dividends to stockholders, unpaid.....		418 90
All other liabilities, viz.: Taxes and assessments, \$500; commissions and brokerage, \$1,000; total.....		1,500 00
Total liabilities, except capital and net surplus.....		\$138,692 01
Joint-stock capital paid up in cash.....		800,000 00
Surplus beyond all liabilities.....		50,591 39
Aggregate Liabilities, including paid up capital and net surplus.....		\$489,283 40

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received.....	\$210,877 55	\$31,181 80	
Deduct reinsurance, rebate and return premiums...	24,699 31	5,985 50	
Net cash received for premiums.....	\$186,178 24	\$25,196 30	\$208,364 84
Interest received on bonds and mortgages.....			1,628 00
Interest and dividends received from all other sources.....			18,563 31
Received for rent.....			2,774 16
Aggregate Income received during the year in cash.....			\$236,329 75

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$138,280 82	\$35,378 74	
Deduct salvages and reinsurances.....	5,246 80	12,684 88	
Net amount paid for losses (all fire).....	\$133,034 02	\$22,693 86	\$146,628 63
Dividends paid.....			11,910 50
Commissions and brokerage.....			38,009 69
Salaries and other charges of officers, clerks and other employes..			29,610 79
State, national and local taxes.....			7,881 38
Aggregate Expenditures during the year in cash.....			\$234,040 99

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883.....	\$20,076,059 47	\$338,571 39	\$401,894 00	\$5,684 78
Written or renewed in 1884.....	18,949,051 55	214,365 90	3,490,723 10	28,847 47
Totals.....	\$39,025,111 02	\$452,937 19	\$7,382,617 10	\$34,532 25
Deduct expirations and cancellations.....	20,434,908 39	220,473 11	3,704,979 10	32,333 65
In force December 31, 1884.....	\$18,600,202 63	\$232,465 08	\$187,823 00	\$2,199 59
Deduct amount reinsured.....	204,365 17	2,023 63	35,370 00	435 81
Net amount in force.....	\$18,395,837 46	\$230,441 45	\$152,453 00	\$1,763 78

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,902,428 86	\$162,103 01	1-2	\$81,051 51
1883.....		91,394 14	603 92	1-4	150 98
1884.....	Two years.....	144,428 00	1,376 00	3-4	1,032 00
1883.....		579,665 76	5,796 15	1-6	966 08
1884.....	Three years.....	704,841 87	7,387 80	1-3	3,693 60
1883.....		696,665 50	7,436 93	5-6	6,197 43
1884.....		8,225 00	91 78	1-8	11 47
1883.....	Four years.....	97,851 35	960 83	3-8	866 56
1884.....		31,400 00	318 78	5-8	197 99
1883.....		36,420 00	437 30	7-8	893 63
1884.....		552,075 83	6,470 65	1-10	647 07
1883.....		606,214 63	6,982 92	3-10	2,094 88
1884.....	Five years.....	632,778 50	6,915 92	1-2	3,457 96
1883.....		653,358 83	6,874 30	7-10	4,814 81
1884.....		656,369 50	7,698 79	9-10	6,294 41
Totals.....		\$18,366,037 46	\$221,441 46		\$111,979 38

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,516,686 04
Total losses paid since organization.....	1,779,037 01
Total cash dividends declared since the Company commenced business.....	365,000 00
Total amount of the Company's stock owned by the directors at par value.....	64,560 00
Total amount loaned to stockholders and officers.....	900 00
Total amount of fire losses incurred during the year.....	112,080 66
Total amount of marine losses incurred during the year.....	21,325 44

## Business in the State of New York during the year.

Fire risks written.....	\$4,178,439 18
Premiums received.....	83,593 87
Losses paid.....	9,833 05
Amount of losses incurred.....	11,314 34
Amount of taxes paid to various fire departments.....	518 39
Amount paid the Comptroller for taxes on premiums.....	263 60

## FIRE ASSOCIATION OF PHILADELPHIA.

## PHILADELPHIA, PA.

[Incorporated March 20, 1880; commenced business September 1, 1877.]

JESSE LIGHTFOOT, *President.*W. S. WINSHIP, *Secretary.*

Capital stock of the Company paid up, \$500,000

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$90,800 00
Loans on bond and mortgage (first liens).....	932,285 94
Loans on bond on mortgage upon which more than one year's interest is due.....	2,200 00
Interest due and unpaid on bond and mortgage loans.....	7,685 82
Interest accrued thereon.....	14,016 54

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$322,000 00	\$398,160 00
Catawissa R. R. bonds.....	10,000 00	12,000 00
City of Camden Bonds.....	6,000 00	6,600 00
Lehigh Valley R. R. Co. bonds.....	32,000 00	42,560 00
Masonic Temple bonds.....	20,000 00	21,600 00
Pennsylvania R. R. Co. stock.....	151,500 00	151,500 00
Shamokin Valley and Pottsville R. R. Co. bonds.....	20,000 00	24,400 00
Philadelphia City bonds.....	402,600 00	523,293 00
Philadelphia and Erie R. R. Co. bonds.....	100,000 00	104,500 00



	Par value.	Market value.	
Belt R. R. and Stock Yard Co. bonds.....	\$50,000 00	\$55,000 00	
Philadelphia City P. R. W. Co. bonds.....	50,000 00	55,000 00	
Louisville and Nashville R. R. Co. bonds.....	100,000 00	84,000 00	
Texas and Pacific R. R. Co. bonds.....	62,000 00	62,080 00	
City of Cincinnati bonds.....	125,000 00	123,500 00	
Lehigh Valley R. R. Co. bonds.....	100,000 00	122,000 00	
Lehigh Coal and Navigation Co. bonds.....	100,000 00	118,000 00	
Pennsylvania R. R. Co. bonds.....	108,000 00	124,420 00	
Pennsylvania Co. bonds.....	121,000 00	129,470 00	
City of Pittsburgh bonds.....	50,000 00	50,500 00	
Pennsylvania and New York Canal Co. bonds.....	8,000 00	9,760 00	
Phila., Germantown & Norristown R. R. Co. stock,	16,550 00	35,261 50	
Chestnut Hill R. R. Co. stock.....	8,500 00	7,455 00	
Northern Central R. R. Co. bonds.....	168,000 00	193,240 00	
Huntington and Broad Top R. R. Co. bonds.....	15,000 00	16,960 00	
Philadelphia and Reading R. R. Co. scrip.....	10,000 00	5,000 00	
Philadelphia and Reading R. R. Co. bonds.....	25,000 00	17,000 00	
Northern Pacific R. R. Co. and Land Grant bonds.....	25,000 00	25,750 00	
Philadelphia and Reading R. R. Car Trust certificate,	25,000 00	22,750 00	
Car Trust of New York, No. 2, series G.....	20,000 00	17,600 00	
Peoria Mercantile Literary Association bonds.....	25,000 00	25,000 00	
Total par and market values.....	\$3,238,150 00	\$3,625,379 50	\$3,625,379 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Pennsylvania R. R. stock.....	\$5,000 00	\$5,000 00	\$3,500 00	3,500 00
Cash in office, \$12,445.20; in bank, \$120,648.99; total.....				133,094 19
Interest due and accrued on stocks and bonds.....				18,185 31
Interest due and accrued on collateral loans.....				89 83
Premiums in due course of collection.....				114,869 09
All other assets, viz.: Rents due and accrued, \$893.50; due for reinsurance, \$7,581.68; total.....				8,475 18

Aggregate amount of all actual, available Assets..... \$3,949,975 90

*Items not admitted as Available Assets.*

Company's own stock.....	\$150,000 00
Loan on Company's own stock.....	6,450 00
Total.....	<u>\$156,450 00</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$28,214 04
Losses unadjusted, including all reported and supposed losses.....	66,326 45
Losses resisted, including interest, costs and expenses.....	41,102 06
Total amount of claims for losses.....	\$135,712 55
Deduct reinsurance thereon.....	17,440 39
Net amount of unpaid losses and claims.....	<u>\$178,273 16</u>
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$537,054 97
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	414,055 15
Total unearned premiums.....	971,110 12
Amount reclaimable on perpetual fire policies.....	<u>1,778,246 77</u>
Total liabilities, except capital and net surplus.....	\$3,927,639 05
Joint-stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	<u>522,846 85</u>

Aggregate Liabilities, including paid up capital and net surplus, \$3,949,975 90

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,628,863 71
Deduct reinsurance, rebate and return premiums.....	361,973 07
Net cash received for premiums (all fire).....	\$1,481,891 64
Interest received on bonds and mortgages.....	<u>75,210 84</u>

Interest and dividends received from all other sources .....	\$142,327 70
Received for rent.....	5,267 26
Income from all other sources, viz.: Surveys and policy fees, \$1,852.60; transfers of policies, \$2,514; total.....	4,366 60
Deposit premiums received on perpetual fire risks .....	\$45,965 60

Aggregate Income received during the year in cash..... \$1,659,068 54

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,195,692 58
Deduct salvages and reinsurances.....	187,861 53

Net amount paid for losses (all fire).....	\$1,087,881 05
Dividends paid.....	200,000 00
Commissions and brokerage .....	801,879 78
Salaries and other charges of officers, clerks and other employes ..	82,125 60
State, national and local taxes .....	60,178 43
All other payments, viz.: Interest, \$963.70; advertising and print- ing, \$15,978.78; miscellaneous, \$17,777.96; total.....	84,715 48
Deposit premiums returned on perpetual fire risks.....	\$29,742 68

Aggregate Expenditures during the year in cash..... \$1,716,225 29

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$241,919,373	\$3,942,320 72
Written or renewed in 1884.....	135,261,652	1,692,970 43
Totals.....	\$377,181,025	\$5,535,291 15
Deduct expirations and cancellations.....	131,930,825	1,652,806 26
In force December 31, 1884.....	\$245,250,200	\$3,882,484 89
Deduct amount reinsured.....	3,607,950	55,327 89
Net amount in force.....	\$241,642,250	\$3,827,157 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less .....	\$84,294,198	\$1,114,109 94	1-2	\$557,054 97
1883.....		336,975	2,941 80	1-4	735 45
1884.....	Two years.....	210,737	2,497 67	3-4	1,873 25
1883.....		14,419,552	148,806 16	1-5	24,801 09
1884.....	Three years.....	14,904,908	150,686 08	1-3	76,843 04
1884.....		15,270,165	152,256 98	5-6	126,890 78
1881.....		236,250	2,440 45	1-8	430 05
1882.....	Four years.....	377,708	18,089 08	3-8	6,764 65
1883.....		239,231	3,359 78	5-8	2,099 86
1884.....		329,022	3,831 31	7-8	3,853 40
1880.....		2,600,406	44,897 10	1-10	4,639 71
1881.....		4,545,022	95,976 00	3-10	17,993 80
1882.....	Five years.....	5,695,488	68,068 98	1-2	34,031 99
1883.....		5,359,371	63,236 18	7-10	47,765 32
1884.....	Perpetual .....	6,465,331	74,772 08	9-10	67,294 82
Totals.....		\$241,642,250	\$2,627,157 00		\$3,749,356 89

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$17,110,210 80
Total losses paid since organization.....	9,231,632 00
Total cash dividends declared since the Company commenced business.....	2,779,762 00
Total amount of the Company's stock owned by the directors at par value.....	84,950 00
Total amount of fire losses incurred during the year.....	1,035,496 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Virginia.....	\$25,000 00	\$25,441 80
Georgia.....	25,000 00	8,042 22
North Carolina.....	10,000 00	7,097 20

*Business in the State of New York during the year.*

Fire risks written.....	\$22,208,129 91
Premiums received.....	228,361 95
Losses paid.....	152,269 02
Amount of losses incurred.....	150,176 05

## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated May 2, 1863; commenced business June 18, 1863.]

DAVID J. STAPLES, *President.*WILLIAM J. DUTTON, *Secretary.*

Capital stock of the Company paid up, \$750,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$321,598 60
Loans on bond and mortgage (first liens).....	104,500 00
Interest due and unpaid on bond and mortgage loans.....	209 85
Interest accrued thereon.....	172 87

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$400,000 00	\$428,000 00
Oakland City Gas-Light Company bonds.....	25,000 00	22,500 00
California Dry Dock Company bonds.....	12,000 00	12,000 00
Market Street Cable Railroad Company bonds.....	25,000 00	27,875 00
First National Bank sinking fund stock.....	9,200 00	11,880 00
North Beach and Mission Railroad Company stock.....	10,000 00	9,500 00
Pacific Rolling Mills stock.....	15,000 00	15,000 00
Judson Manufacturing Company stock.....	25,000 00	5,000 00
California Dry Dock Company stock.....	10,000 00	4,000 00
Presidio and Ferries Railroad Company stock.....	20,000 00	10,000 00
California Street Railroad Company stock.....	20,000 00	16,000 00
Sutler Street Railroad Company stock.....	22,000 00	22,880 00
Pioneer Woolen Factory stock.....	15,000 00	7,500 00
Total par and market values.....	\$608,200 00	\$653,285 00

653,285 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Masonic Hall Association stock....	\$4,400 00	\$4,400 00	\$3,000 00
Safe Deposit Company stock.....	6,000 00	2,880 00	
California Street R. R. Co. stock....	2,000 00	2,400 00	2,960 00
Oakland Gas-Light and Heat Company stock.....	140,000 00	40,600 00	20,000 00
California Cracker Company stock.....	48,000 00	87,600 00	27,000 00
Central Park North and East River Railroad Company stock.....	4,000 00	4,400 00	
Pacific Club, San Francisco, stock..	10,000 00	10,500 00	11,000 00
California Dry Dock Company st'k.	10,000 00	4,000 00	2,500 00
Bank of Sonoma stock.....	33,000 00	26,200 00	6,000 00
Savings and Loan Society stock....	25,000 00	26,250 00	22,500 00
Judson Manufacturing Co. stock....	12,000 00	2,600 00	
California Iron and Steel Co. stock.	20,000 00	1,000 00	
California Artificial Stone Co. st'k.	1,200 00	1,040 00	
Knappton Packing Company stock,	1,000 00	1,200 00	
Assigned mortgage, dated November 3, '82; Recorded Liber 198, pg. 111, Alameda County Records, amount, \$3,360; land valued, \$2,500; building, \$4,000; insured for \$3,500.....	3,360 00	3,350 00	3,500 00
Total amounts.....	\$322,000 00	\$198,500 00	\$112,450 00

112,450 00

Cash in office, \$5,786.73 ; in bank, \$174,374.88 ; total .....	\$180,061 05
Interest due and accrued on stocks and bonds.....	5,480 56
Interest due and accrued on collateral loans .....	2,120 56
Premiums in due course of collection .....	90,558 29
Bills receivable, not matured, taken for premiums.....	41,824 57
All other assets, viz.: Rents due and accrued, \$284.85; due for reinsurances on losses paid, \$4,448.57; total.....	4,683 42

Aggregate amount of all actual, available Assets... \$1,520,894 77

## II. LIABILITIES.

Losses unadjusted and unpaid, due and to become due.....	\$37,738 58
Losses unadjusted, including all reported and supposed losses.....	39,491 91
Losses resisted, including interest, costs and expenses.....	15,233 88
Total amount of claims for losses.....	\$92,589 31
Deduct reinsurance thereon .....	15,806 58

Net amount of unpaid losses and claims..... \$76,783 73

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$225,334 45
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	117,854 55
Unearned premiums, at 100 per cent, on marine and inland navigation risks .....	108,694 45

Total unearned premiums ..... 451,818 45 |

All other liabilities, viz.: Commissions and brokerage, \$9,080.23; miscellaneous, \$8,800.23; total .....	17,880 46
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Total liabilities, except capital and net surplus..... \$546,877 64

Joint-stock capital paid up in cash .....	750,000 00
Surplus beyond all liabilities .....	224,517 18

Aggregate Liabilities, including paid up capital and net surplus, \$1,520,894 77

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$766,188 57	\$307,064 64	
Deduct reinsurance, rebate and return premiums ..	201,635 35	116,098 74	
Net cash received for premiums.....	<u>\$564,553 22</u>	<u>\$190,970 90</u>	\$755,504 12
Interest received on bonds and mortgages.....			6,504 90
Interest and dividends received from all other sources .....			34,585 41
Received for rent.....			15,000 08

Aggregate Income received during the year in cash..... \$811,544 46

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses .....	\$331,833 43	\$133,734 43	
Deduct salvages and reinsurances .....	66,133 66	43,301 33	
Net amount paid for losses.....	<u>\$265,699 77</u>	<u>\$90,433 10</u>	\$416,191 89
Dividends paid .....			90,000 00
Commissions and brokerage .....			87,478 99
Salaries and other charges of officers, clerks and other employes ..			69,084 72
State, national and local taxes.....			13,676 65
All other payments.....			73,211 19

Aggregate Expenditures during the year in cash..... \$749,598 44

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$56,953, 125 83	\$755, 155 98	\$3, 374, 650	\$140, 674 59
Written or renewed in 1884.....	50, 085, 170 98	785, 999 57	15, 259, 113	305, 600 60
Totals.....	\$112, 938, 296 80	\$1, 541, 154 55	\$17, 633, 763	\$446, 275 19
Deduct expirations and cancellations.....	57, 492, 557 93	779, 565 48	14, 822, 987	302, 938 26
In force December 31, 1884....	\$55, 580, 738 97	\$761, 569 37	\$3, 510, 778	\$142, 336 91
Deduct amount reinsured.....	5, 134, 600 25	95, 175 17	760, 309	34, 713 46
Net amount in force.....	\$50, 446, 138 62	\$666, 394 20	\$2, 050, 467	\$108, 623 45

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$33, 494, 509 80	\$450, 668 89	1-2	\$225, 334 45
1883.....		174, 770 00	1, 991 35	1-4	497 84
1884.....	Two years.....	88, 910 00	1, 556 05	3-4	1, 167 03
1883.....		3, 282, 027 54	41, 090 68	1-6	6, 848 45
1883.....	Three years.....	4, 798, 021 55	58, 565 97	1-2	29, 232 93
1884.....		5, 340, 063 01	65, 921 14	5-6	54, 394 25
1881.....		12, 225 00	106 12	1-8	13 26
1883.....	Four years.....	12, 085 00	152 22	3-8	57 06
1883.....		27, 011 00	413 22	5-8	265 22
1884.....		25, 650 00	431 44	7-8	368 76
1880.....		593, 363 90	7, 854 76	1-10	785 47
1881.....		639, 630 83	8, 833 70	3-10	2, 650 11
1883.....	Five years.....	535, 688 50	6, 915 83	1-2	3, 457 91
1883.....		733, 173 05	10, 896 39	7-10	7, 627 32
1884.....		813, 084 43	11, 005 94	9-10	9, 905 35
Totals.....		\$50, 446, 138 62	\$666, 394 20	.....	\$343, 189 00

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$10, 377, 695 60
Total losses paid since organization.....	5, 900, 787 11
Total cash dividends declared since the Company commenced business .....	1, 255, 060 00
Total dividends declared payable in stock since organization.....	100, 000 00
Total amount of the Company's stock owned by the directors at par value .....	120, 866 66
Total amount loaned to stockholders not officers or directors.....	13, 000 00
Total amount loaned to officers and directors .....	23, 000 00
Total amount of fire losses incurred during the year.....	345, 907 43
Total amount of marine and inland losses incurred during the year.....	71, 008 44

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz:

Oregon.....	\$50, 000 00
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*Business in the State of New York during the year.*

Fire risks written.....	\$3, 730, 635 44
Premiums received.....	59, 839 46
Losses paid.....	20, 194 45
Amount of losses incurred.....	35, 305 69

# FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

[Organized or incorporated May 31, 1832; commenced business April 2, 1833.]

JAMES N. STONE, *President.*

JOHN WELSH DULLES, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$44,590 00
Loans on bond and mortgage (first liens).....	144,950 00
Interest due and accrued thereon .....	2,002 46

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Jersey City Loan.....	\$9,000 00	\$9,900 00
County of Camden, N. J., loan.....	15,000 00	15,570 00
Lehigh Valley R. R. bonds.....	13,000 00	16,730 00
Lehigh Valley R. R. consolidated bonds.....	5,000 00	6,100 00
Delaware and Bound Brook R. R. bonds.....	24,000 00	29,530 00
North Pennsylvania R. R. bonds.....	12,000 00	14,730 00
Catawissa R. R. bonds.....	4,000 00	4,840 00
Pennsylvania Company registered bonds.....	17,000 00	18,445 00
Pennsylvania and New York Canal and Railroad, first mortgage bonds.....	10,000 00	13,480 00
Elmira and Williamsport R. R. stock.....	850 00	495 00
Huntingdon and Broad Top R. R. and Coal Co. bds.	13,000 00	14,480 00
Pittsburgh, Cincinnati and St. Louis R. R. Co. bds.	20,000 00	23,850 00
Railway Car Trust of Pennsylvania, Series D, bonds	6,000 00	6,075 00
American Steamship Co. first mortgage bonds.....	4,500 00	4,708 50
West Jersey R. R. first mortgage bonds.....	15,000 00	17,100 00
New York Car Trust No. 2, Series D, bonds.....	5,000 00	5,000 00
United New Jersey R. R. and Canal Co. bonds.....	20,000 00	23,200 00
Philadelphia & Erie R. R. consolidated mort. bonds	10,000 00	10,500 00
Pennsylvania R. R. general mortgage bonds.....	8,000 00	8,225 00
Pennsylvania R. R. general mortgage bonds.....	6,000 00	7,470 00
Pennsylvania Car Trust, Series C, bonds.....	15,000 00	15,187 50
Junction R. R. Co. second mortgage bonds.....	7,000 00	8,120 00
Camden & Atlantic R. R. first mortgage bonds.....	4,000 00	4,530 00
Belvidere Delaware R. R. first mortgage bonds.....	1,000 00	1,210 00
Connecting Railway, Series C, bonds.....	2,000 00	2,360 00
Connecting Railway, Series D, bonds.....	1,000 00	1,180 00
Westchester & Phila. R. R. general mortgage bonds	2,000 00	2,310 00
Bell's Gap R. R. first mortgage bonds.....	5,000 00	5,700 00
Philadelphia, Wilmington and Baltimore debenture bonds.....	15,000 00	15,750 00
Philadelphia & Reading R. R. consolidated mort- gage bonds.....	10,000 00	11,700 00
Philadelphia, Germantown & Norristown R. R. stk	11,550 00	94,717 00
City of Camden bonds.....	1,000 00	1,270 00
Pennsylvania R. R. consolidated mortgage bonds...	6,000 00	7,200 00
Philadelphia & Reading R. R. general mort. bonds.	10,000 00	8,000 00
Philadelphia and Reading Car Trust bonds.....	10,000 00	10,000 00
United Companies of New Jersey bonds.....	13,800 00	27,531 00

Total par and market values.....	\$393,900 00	\$394,356 00
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\$394,356 00

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
City of Pittsburgh Water Loan ....	\$1,000 00	\$1,250 00	
City of Pittsburgh Funded Debt...	1,000 00	1,200 00	
Penn. R. R. stock.....	8,650 00	8,650 00	
Bank of North America stock.....	1,000 00	8,000 00	
Penn National Bank stock.....	1,400 00	1,950 00	\$30,075 00
Chesapeake and Delaware Canal Mortgage Loan.....	500 00	407 00	
Ins. Co. North America stock.....	690 00	2,046 00	
Northern Liberties Gas Co. stock..	4,425 00	5,125 00	

	Par value.	Market value.	Amount loaned.	
Gerard F. & M. Ins. Co. stock .....	\$800 00	\$1,500 00	\$1,050 00	
Morris Canal & Banking Co. stock .....	1,000 00	750 00	500 00	
Lehigh Coal and Nav. Co. stock .....	2,000 00	1,540 00	2,000 00	
P. and E. R. Income mort. bonds .....	6,000 00	2,700 00		
Nat. Bank North Liberties stock .....	2,450 00	11,780 00	2,700 00	
Total amounts .....	<u>\$31,585 00</u>	<u>\$42,921 00</u>	<u>\$34,235 00</u>	
Cash in office, \$286.64; in bank, \$10,003.93; total .....				\$34,235 00
Interest due and accrued on stocks and bonds .....				10,289 57
Interest due and accrued on collateral loans .....				275 00
Premiums in due course of collection .....				842 46
All other assets, viz.: Rents due and accrued .....				9,930 44
				50 25
Aggregate amount of all actual, available Assets .....				<u>\$641,423 18</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$6,140 25	
Losses unadjusted, including all reported and supposed losses .....	6,618 00	
Losses restated, including interest, costs and expenses .....	1,500 00	
Net amount of unpaid losses and claims .....		\$14,258 25
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$47,194 65	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	11,308 90	
Total unearned premiums .....		58,498 55
Amount reclaimable on perpetual fire policies .....		79,058 42
Cash dividends to stockholders unpaid .....		12 00
All other liabilities, viz.: Taxes and assessments, \$1,820; commissions and brokerage, \$1,864.85; total .....		3,184 85
Total liabilities, except capital and net surplus .....	\$155,007 17	
Joint-stock capital paid up in cash .....	400,000 00	
Surplus beyond all liabilities .....	86,416 01	
Aggregate Liabilities, including paid up capital and net surplus .....		<u>\$641,423 18</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$180,023 20	
Deduct reinsurance, rebate and return premiums .....	22,205 90	
Net cash received for premiums (all fire) .....		\$107,717 30
Interest received on bonds and mortgages .....		7,597 93
Interest and dividends received from all other sources .....		28,636 01
Received for rent .....		1,285 91
Income from all other sources .....		72 65
Deposit premiums received on perpetual fire risks .....	\$6,205 00	
Aggregate Income received during the year in cash .....		<u>\$140,809 79</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$73,347 12	
Deduct salvages and reinsurances .....	2,287 53	
Net amount paid for losses (all fire) .....		\$70,409 59
Dividends paid .....		26,513 17
Commissions and brokerage .....		19,614 95
Salaries and other charges of officers, clerks and other employes .....		3,062 30
State, national and local taxes .....		5,733 68
All other payments .....		5,911 41
Deposit premiums returned on perpetual fire risks .....	\$1,658 50	
Aggregate Expenditures during the year in cash .....		<u>\$136,245 10</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums
In force December 31, 1893	\$7,960,597	\$32,670 22
Written or renewed in 1894	12,211,500	130,964 50
<b>Totals</b>	<b>\$20,172,097</b>	<b>\$223,634 83</b>
Deduct expirations and cancellations	10,682,167	109,476 76
<b>in force December 31, 1894</b>	<b>\$9,489,930</b>	<b>\$114,158 06</b>
Deduct amount reinsured	174,915	1,739 23
<b>Net amount December 31, 1894</b>	<b>\$9,315,015</b>	<b>\$112,418 81</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884	One year or less	\$8,089,316	\$94,389 81	1-2	\$47,194 65
1884	Two years	45,125	449 12	2-4	386 54
1884		12,667	187 77	1-2	95 59
1885	Three years	90,800	1,537 02	1-6	252 84
1885		182,027	1,967 85	2-6	388 07
1884	Four years	334,150	2,617 55	5-6	2,014 63
1881		1,500	22 50	1-8	2 81
1882	Five years	8,900	72 16	2-8	27 06
1882		22,700	299 24	5-8	187 10
1884	Six years	5,250	133 26	7-8	116 69
1890		18,400	208 00	1-10	30 30
1881	Seven years	42,050	634 30	3-10	190 26
1882		67,494	734 67	6-10	367 23
1883	Eight years	194,085	2,261 71	7-10	1,653 30
1884		177,101	2,677 70	9-10	2,409 98
1890	Nine years	1,300	78 00	1-4	19 50
1878		6,400	165 50	1-14	11 82
1890	Ten years	10,350	457 50	5-14	163 05
1881		18,000	768 75	7-14	384 37
1882	Eleven years	22,600	818 75	9-14	526 32
1883		12,800	362 55	11-14	284 79
1881	Twelve years	5,000	175 00	13-14	162 50
1877		5,000	175 00	1-4	45 75
1890	Thirteen years	500	35 00	11-20	19 25
1882		2,000	196 00	3-4	147 00
<b>Totals</b>		<b>\$9,315,015</b>	<b>\$112,418 81</b>		<b>\$58,498 53</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company	\$702,287 74
Total losses paid since organization	425,587 61
Total cash dividends declared since the Company commenced business	382,406 17
Total amount of the Company's stock owned by the directors at par value	86,600 00
Total amount loaned to stockholders and officers	33,275 00
Total amount of fire losses incurred during the year	70,286 64

*Business in the State of New York during the year.*

Fire risks written	\$2,547 023 00
Premiums received	87,139 93
Losses paid	12,608 13
Amount of losses incurred	11,583 19
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	749 19
Amount of taxes paid to various departments	457 88
Amount paid the Comptroller for taxes on premiums	293 16



## FIREMEN'S INSURANCE COMPANY.

## BALTIMORE, MD.

[Organized or incorporated December, 1835; commenced business August 2, 1836.]

JAMES M. ANDERSON, *President.*WILLIAM ARMSTRONG, *Secretary.*

Capital stock of the Company paid up, \$378,000.

## I. ASSETS.

Market value of real estate owned, unincumbered ..... \$146,875 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
Maryland State bonds.....	\$117,206 21	\$121,895 40	
Deaf and Dumb Asylum bonds.....	6,000 00	6,540 00	
Treasury Relief bonds.....	25,000 00	28,500 00	
Baltimore City bonds.....	24,500 00	26,827 50	
Baltimore City Consolidated Loan bonds.....	20,000 00	21,900 00	
Baltimore City Park Investment bonds.....	24,200 00	27,104 00	
Baltimore City Public Park bonds.....	14,700 00	16,096 50	
Virginia State bonds.....	70,755 85	22,154 46	
Tennessee State bonds.....	26,000 00	17,500 00	
Com. and Farmers' Nat'l Bank, Baltimore, stock...	31,000 00	38,440 00	
Merchants' Bank, Baltimore, stock.....	700 00	962 00	
Nat. Farm. and Merchants' Bank, Baltimore, stock,	1,200 00	1,710 00	
Nat. Mechanics' Bank, Baltimore, stock.....	8,080 00	10,302 00	
National Bank of Baltimore, stock.....	13,200 00	18,480 00	
Franklin Bank of Baltimore, stock.....	500 00	550 00	
Baltimore Fire Ins. Co., stock.....	500 00	1,475 50	
Associated Firemen's Ins. Co.....	500 00	785 00	
Total par and market values.....	\$394,042 06	\$361,002 36	
Cash in office, \$1,795.60; in bank, \$11,542.83; total.....			361,002 36
Interest due and accrued on stocks and bonds.....			18,337 93
Premiums in due course of collection.....			9,189 93
All other assets.....			7,498 51
			2,867 51

Aggregate amount of all actual, available Assets ..... \$540,771 24

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,278 28	
Losses unadjusted, including all reported and supposed losses....	4,170 00	
Net amount of unpaid losses and claims.....		\$8,448 28
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$48,463 15	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	8,386 17	
Total unearned premiums.....		56,868 32
Amount reclaimable on perpetual fire policies.....		494 00
Cash dividends to stockholders, unpaid.....		365 58
All other liabilities.....		854 40
Total liabilities, except capital and net surplus.....		\$67,080 58
Joint-stock capital paid up in cash.....		378,000 00
Surplus beyond all liabilities.....		95,740 66
Aggregate Liabilities, including paid up capital and net surplus,		\$540,771 24

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$105,900 45
Interest and dividends received from all other sources .....	16,749 06
Received for rent.....	1,177 06

Aggregate Income received during the year in cash..... \$128,826 57

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$47,854 41
Dividends paid.....	22,755 60
Commissions and brokerage.....	15,985 76
Salaries and other charges of officers, clerks and other employes...	8,965 04
State, national and local taxes.....	6,314 94
All other payments.....	8,490 89

Aggregate Expenditures during the year in cash..... \$106,766 14

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$31,332,465	\$102,409 18
Written or renewed in 1884.....	18,084,016	118,041 79
<b>Totals.....</b>	<b>\$39,416,471</b>	<b>\$220,510 90</b>
Deduct expirations and cancellations.....	16,972,466	106,436 08
In force December 31, 1884.....	\$22,444,005	\$112,064 82
Deduct amount reinsured.....	189,630	1,226 06
<b>Net amount in force.....</b>	<b>\$22,254,375</b>	<b>\$110,838 76</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$30,607,138	\$36,964 30	1-2	\$43,482 15
1883.....	Two years.....	14,100	50 18	1-4	12 64
1884.....		9,860	48 11	3-4	86 00
1882.....	Three years.....	260,450	1,863 30	1-6	310 53
1883.....		486,260	3,303 90	1-2	1,651 96
1884.....		423,275	2,705 26	5-6	2,254 85
1881.....	Four years.....	.....	40 67	1-8	5 08
1882.....		10,000	66 00	3-8	21 00
1883.....		5,500	66 00	5-8	41 36
1884.....		30,500	305 80	7-8	267 61
1880.....	Five years.....	63,750	695 94	1-10	69 90
1881.....		82,560	1,079 65	3-10	338 68
1882.....		142,300	1,516 25	1-2	758 48
1883.....		177,417	2,068 22	7-10	1,447 74
1884.....		190,025	1,317 55	9-10	1,185 76
<b>Totals.....</b>		<b>\$22,444,005</b>	<b>\$112,064 82</b>		<b>\$56,868 32</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,565,107 23
Total losses paid since organization.....	2,703,226 91
Total cash dividends declared since the Company commenced business.....	3,073,931 00
Total amount of the Company's stock owned by the directors at par value.....	25,890 00
Total amount of fire losses incurred during the year.....	<u>42,892 73</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$1,508,465 00
Premiums received.....	17,782 28
Losses paid.....	10,855 65
Amount of losses incurred.....	10,189 31
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	212 28
Amount of taxes paid to various fire departments.....	163 73
Amount paid the Comptroller for taxes on premiums.....	<u>76 22</u>

## FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated and commenced business December 3, 1855.]

S. R. W. HEATH, *President*.CHARLES COLYER, *Secretary*.

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$145,298 29
Loans on bond and mortgage (first liens) .....	729,759 00
Loans on bond and mortgage upon which more than one year's interest is due .....	12,200 00
Interest due and unpaid on bond and mortgage loans .....	3,833 89
Interest accrued thereon .....	11,116 01

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$30,000 00	\$38,700 00	
Morris and Essex R. R. Co. bonds .....	50,000 00	51,500 00	
Central Railroad of New Jersey bonds .....	50,000 00	50,000 00	
Orange and Newark Horse R. R. bonds .....	10,000 00	10,000 00	
East Orange Township bonds .....	3,350 21	3,513 72	
Central Railroad of New Jersey stock .....	40,000 00	15,000 00	
Morris and Essex R. R. stock .....	50,000 00	57,500 00	
Delaware, Lackawanna and Western R. R. stock ..	50,000 00	45,000 00	
Newark City National Bank stock .....	30,000 00	26,000 00	
Second National Bank stock .....	20,000 00	23,600 00	
National Newark Bank Co. stock .....	30,000 00	26,000 00	
National State Bank stock .....	18,300 00	22,336 00	
Essex County National Bank stock .....	16,800 00	22,512 00	
German National Bank stock .....	2,300 00	2,185 00	
American Insurance Company stock .....	20,000 00	32,000 00	
Newark Fire Insurance Company stock .....	2,470 00	3,067 50	
Germania Insurance Company stock .....	2,000 00	1,000 00	
Newark City Insurance Company stock .....	1,135 00	1,000 00	
Paterson Gas-Light Company stock .....	10,000 00	10,000 00	
Newark Gas-Light Company stock .....	5,300 00	6,750 00	
Citizens' Gas-Light Company stock .....	10,000 00	10,500 00	
Newark and Rosendale Cement Co. stock .....	3,600 00	3,600 00	
Total par and market values .....	\$436,845 21	\$474,833 22	474,833 22

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Second National Bank stock .....	\$10,000 00	\$12,500 00	\$14,200 00	14,200 00
Newark Gas-Light Co. stock .....	10,000 00	13,500 00		83,963 31
Perth Amboy Gas-Light Co. stock ..	500 00	300 00		70 00
Total amounts .....	\$20,500 00	\$26,300 00	\$14,200 00	8,383 60
Cash in office, \$12,849.27; in bank, \$21,114.04; total .....				489 26
Interest due and accrued on collateral loans .....				
Premiums in due course of collection .....				
Rents due and accrued .....				

Aggregate amount of all actual, available Assets .....

\$1,483,645 08

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$1,848 83
Losses unadjusted, including all reported and supposed losses .....	1,436 00
Net amount of unpaid losses and claims .....	\$3,283 83
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$95,672 73
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	54,970 59
Total unearned premiums .....	150,643 32

Principal unpaid on scrip ordered to be redeemed.....	\$2,131 00
Interest unpaid to scripholders, due or to become due.....	574 86
All other liabilities, viz.: Commissions and brokerage, \$1,252.50; return premiums, \$412.45; total.....	1,664 95

Total liabilities, except capital and net surplus.....	\$158,297 95
Joint-stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	775,847 13

Aggregate Liabilities, including paid up capital and net surplus, \$1,433,645 08

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$357,656 98
Deduct reinsurance, rebate and return premiums.....	16,265 00
Net cash received for premiums (all fire).....	\$341,401 93
Interest received on bonds and mortgages.....	43,115 29
Interest and dividends received from all other sources.....	38,538 68
Received for rent.....	8,459 55
Income from all other sources.....	185 02

Aggregate Income received during the year in cash..... \$326 700 47

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$99,375 83
Deduct salvages and reinsurances.....	1,972 01
Net amount paid for losses (all fire).....	\$97,403 81
Dividends paid.....	60,000 00
Commissions and brokerage.....	37,407 92
Salaries and other charges of officers, clerks and other employes..	18,651 84
State, national and local taxes.....	10,695 24
All other payments, viz.: Agency expenses, \$4,142.34; adjusting losses, \$1,888.10; repairs to real estate, \$1,409.26; miscellaneous expenses, \$3,087.95; total.....	10,522 65

Aggregate Expenditures during the year in cash..... \$234,681 46

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$31,652,478	\$259,792 49
Written or renewed in 1884.....	81,473,539	261,194 87
Totals.....	\$63,126,017	\$520,987 36
Deduct expirations and cancellations.....	29,457,696	223,118 11
In force December 31, 1884.....	\$33,678,321	\$297,869 25
Deduct amount reinsured.....	163,968	1,495 00
Net amount in force.....	\$33,509,363	\$291,374 25

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$32,163,406	\$191,345 46	1-2	\$95,672 73
1883.....	Two years.....	61,300	400 28	1-4	115 07
1884.....	Two years.....	59,150	477 06	3-4	357 80
1882.....	Three years.....	2,335,855	19,307 82	1-6	3,217 97
1883.....	Three years.....	2,541,084	20,870 89	1-2	10,435 44
1884.....	Three years.....	3,375,513	26,538 72	5-6	22,115 60
1881.....	Four years.....	17,100	172 00	1-8	21 50
1882.....	Four years.....	14,900	188 50	3-8	68 81
1883.....	Four years.....	37,050	452 95	5-8	283 10
1884.....	Four years.....	14,300	138 66	7-8	121 33
1880.....	Five years.....	416,580	4,088 38	1-10	408 84
1881.....	Five years.....	450,175	4,812 88	3-10	1,443 87
1882.....	Five years.....	547,700	5,905 54	1-2	2,952 77
1883.....	Five years.....	745,743	7,648 07	7-10	5,353 65
1884.....	Five years.....	829,608	8,972 04	9-10	8,074 84
Totals.....		\$33,509,363	\$291,374 25	.....	\$150,643 29

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	\$2,131 00
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*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,748,556 87
Total losses paid since organization.....	1,306,396 30
Total cash dividends declared since the Company commenced business.....	732,500 00
Total dividends declared payable in stock since organization.....	850,000 00
Total amount of the Company's stock owned by the directors at par value.....	306,050 00
Total amount loaned to stockholders and officers.....	15,500 00
Total amount of fire losses incurred during the year.....	69,073 84

*Business in the State of New York during the year.*

Fire risks written.....	\$5,922,543 35
Premiums received.....	43,896 58
Losses paid.....	18,150 89
Amount of losses incurred.....	15,426 63
Amount of taxes paid to various fire departments.....	723 66
Amount paid the Comptroller for taxes on premiums.....	517 51

## FIREMEN'S INSURANCE COMPANY.

## DAYTON, OHIO.

[Organized and commenced business April, 1856.]

SAMUEL CRAIGHEAD, *President.*H. N. WILLIAMS, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$84,147 81
Loans on bond and mortgage (first liens).....	89,923 98
Interest accrued thereon.....	2,782 92

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$110,000 00	\$118,300 00
Dayton, O., City bonds.....	21,000 00	21,521 00
Musie Hall Co. bonds, Dayton, O.....	5,400 00	5,400 00
Troy, Ohio, bonds.....	5,000 00	5,380 00
Merchants' National Bank stock, Cincinnati, Ohio.....	13,500 00	17,550 00
Second National Bank stock, Cincinnati, Ohio.....	5,000 00	7,000 00
Dayton National Bank stock, Dayton, Ohio.....	2,300 00	3,520 00
Total par and market values.....	\$162,100 00	\$173,671 00

173,671 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Citizens St. R. R. Co. stock, Springfield, O.....	\$1,500 00	\$2,250 00	\$1,510 88
Dayton St. R. R. Co., Dayton, O.....	4,000 00	4,000 00	971 84
Third Nat. Bank stock, Dayton, O.....	8,000 00	12,000 00	2,135 22
Total amounts.....	\$13,500 00	\$18,250 00	\$4,617 94

4,617 94

Cash in office, \$2,545.44; in bank, \$18,841.45; total.....	21,386 89
Interest due and accrued on stocks and bonds.....	1,075 66
Interest due and accrued on collateral loans.....	115 91
Premiums in due course of collection.....	42,992 80
Bills receivable, not matured, taken for premiums.....	3,787 86
All other assets, viz.: Rents due and accrued.....	632 59

Aggregate amount of all actual, available Assets .. \$425,135 36

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$4,128 22	
Losses unadjusted, including all reported and supposed losses.....	2,080 00	
Losses resisted, including interest, costs and expenses .....	8,064 20	
Net amount of unpaid losses and claims.....		\$9,272 42
Unearned premiums, at 50 per. cent of premiums on fire risks running one year or less .....	\$53,924 59	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	66,926 00	
Total unearned premiums.....		180,850 59
Cash dividends to stockholders, unpaid.....		456 80
Total liabilities, except capital and net surplus .....	\$140,579 81	
Joint-stock capital paid up in cash.....	250,000 00	
Surplus beyond all liabilities.....	84,555 55	
Aggregate Liabilities, including paid up capital and net surplus, .....		\$425,185 36

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$946,036 24	
Deduct reinsurance, rebate and return premiums.....	64,683 75	
Net cash received for premiums (all fire).....		\$181,848 49
Interest received on bonds and mortgages.....		5,837 09
Interest and dividends received from all other sources.....		8,679 17
Received for rent.....		5,618 91
Aggregate Income received during the year in cash.....		\$201,473 66

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$111,836 70	
Deduct salvages and reinsurances .....	2,550 13	
Net amount paid for losses (all fire).....		\$108,836 57
Dividends paid .....		5,000 00
Commissions and brokerage.....		33,110 52
Salaries and other charges of officers, clerks and other employes ..		20,704 75
State, national and local taxes.....		5,160 74
All other payments.....		27,275 88
Aggregate Expenditures during the year in cash.....		\$200,087 96

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$31,234,040	\$259,747 19
Written or renewed in 1884 .....	19,053,033	246,026 24
Totals.....	\$40,287,073	\$505,773 43
Deduct expirations and cancellations.....	17,868,314	229,427 04
In force December 31, 1884 .....	\$22,400,758	\$366,346 39
Deduct amount reinsured .....	633,870	11,802 09
Net amount in force.....	\$21,566,888	\$254,543 70

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$9,776,318	\$127,849 19	1-3	\$63,924 59
1883.....		2,731,844	27,827 69	1-6	4,647 94
1882.....	Three years.....	2,745,927	30,637 09	1-3	15,318 54
1881.....		3,096,231	32,180 14	5-6	26,817 61
1880.....		400,760	4,918 25	1-10	491 83
1879.....		564,561	6,674 43	3-10	2,002 32
1878.....	Five years.....	620,195	6,719 69	1-3	3,359 84
1877.....		763,630	8,106 95	7-10	5,674 83
1876.....		877,432	9,570 13	9-10	8,618 09
Totals.....		\$21,566,888	\$254,543 70		\$180,850 59

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,322,973 91
Total losses paid since organization.....	945,674 71
Total cash dividends declared since the Company commenced business.....	457,292 41
Total amount of the Company's stock owned by the directors at par value.....	40,220 00
Total amount loaned to stockholders and officers.....	3,007 00
Total amount of fire losses incurred during the year.....	101,049 31

*Business in the State of New York during the year.*

Fire risks written.....	\$2,136,921 00
Premiums received.....	20,432 00
Losses paid.....	28,223 80
Amount of losses incurred.....	21,126 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	366 60
Amount of taxes paid to various fire departments.....	349 10
Amount paid the Comptroller for taxes on premiums.....	233 80

## FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated April 23, 1839; commenced business June, 1839.]

JAMES W. McALLISTER, *President.*EZRA T. CRESSON, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$501,600 00
Loans on bond and mortgage (first liens).....	1,027,802 40
Interest due and unpaid on bond and mortgage loans.....	804 10
Interest accrued thereon.....	15,202 20

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Philadelphia City bonds.....	\$50,000 00	\$65,000 00
City of Camden, N. J., bonds.....	1,000 00	1,100 00
City of Pittsburgh bonds.....	8,000 00	10,000 00
West Jersey R. R. bonds.....	10,000 00	12,300 00
West Jersey Consolidated mortgage bonds.....	22,000 00	25,300 00
Phila. and Reading R. R. first mortgage bonds.....	17,000 00	19,890 00
Hestonville, M. & F. P. R'way Co. bonds.....	10,000 00	11,000 00
Camden and Amboy R. R. bonds.....	5,000 00	5,400 00
Connecting R. R. Co. bonds.....	20,000 00	23,500 00
Easton and Amboy R. R. first mortgage bonds.....	25,000 00	27,000 00
Huntingdon and Broad Top R. R. first mort. bonds,	5,000 00	5,650 00
Huntingdon and Broad Top R. R. scrip.....	5,000 00	5,650 00
Lehigh Valley R. R. first mortgage bonds.....	35,000 00	42,000 00
Elmira and Williamsport R. R. bonds.....	10,000 00	10,000 00
Phila., Wilmington & Balto. Trust Certificate b'ds,	25,000 00	23,250 00
New York, Lackawanna and Western R. R. bonds,	25,000 00	29,875 00
N. Y. Central & Hudson River R. R. Ext'd bonds,	25,000 00	26,812 50
Jacksonville & So. Eastern R. R. gen'l mtge. b'ds,	10,000 00	9,000 00
Harrisburg, P. L. & Mt. Joy R. R. extended bonds,	25,000 00	25,000 00
Lehigh Coal and Navigation Loan of 1897 bonds.....	3,300 00	3,725 00
Pennsylvania Car Trust bonds.....	30,000 00	30,000 00
Northern Central R. R. second mortgage bonds.....	15,000 00	15,450 00
Northern Central R. R. general mortgage bonds.....	25,000 00	26,250 00
Northern Central R. R. mortgage bonds.....	7,000 00	7,140 00
Phila., Wilmington & Baltimore R. R. bonds.....	10,000 00	10,550 00
West Jersey And Atlantic R. R. bonds.....	12,000 00	20,320 00
Pennsylvania Company's bonds.....	25,000 00	27,000 00
Louisville and Nashville general mortgage bonds.....	10,000 00	8,550 00
Steubenville & Indiana R. R. first mortgage bonds,	30,000 00	31,800 00
Pennsylvania Salt Manufacturing Co. bonds.....	15,000 00	15,750 00
Camden and Atlantic R. R. Consolidated bonds.....	5,000 00	5,500 00
Railway Car Trust of Pennsylvania registered b'ds,	10,000 00	10,000 00
Philadelphia and Erie R. R. gold bonds.....	10,000 00	10,500 00
Lehigh Valley R. R. con. mtge. sterling gold bonds,	50,000 00	54,000 00
Commercial National Bank stock.....	3,400 00	4,080 00
Continental Hotel Company preferred stock.....	1,600 00	1,624 00
Marine Hill and Schuylkill Haven R. R. stock.....	16,000 00	11,600 00
Total par and market values.....	\$612,300 00	\$670,654 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. stock.....	\$2,800 00	\$2,814 00	\$1,400 00
Germantown P. R'way Co. stock.....	50,000 00	73,000 00	50,000 00
Certif. of Dep. Independ. Nat. Bank.....	20,000 00	20,000 00	20,000 00
Northern Central R. R. Co.....	10,000 00	11,400 00	25,000 00
Northern Pacific pref'd R. R. stock.....	50,000 00	20,000 00	25,000 00
Pennsylvania R. R. Co. stock.....	1,750 00	1,758 75	1,500 00
Del. and Bound Brook R. R. Co. stk.....	25,000 00	32,000 00	25,000 00
Del. and Bound Brook R. R. Co. stk.....	25,000 00	31,250 00	25,000 00
Del. and Bound Brook R. R. Co. stk.....	25,000 00	31,250 00	25,000 00
Penn. and N. Y. Canal and R. R. Co. preferred stock.....	31,200 00	40,500 00	25,000 00
Penn. and N. Y. Canal and R. R. Co. preferred stock.....	62,500 00	81,250 00	50,000 00
Penn. and N. Y. Canal and R. R. Co. preferred stock.....	62,500 00	81,250 00	50,000 00
Penn. Car Trust 1 year certificate.....	12,000 00	12,000 00	10,000 00
Huntingdon and Broad Top R. R. Co. preferred stock.....	20,000 00	7,000 00	
Cambria Iron Co.....	12,500 00	27,500 00	
Louisville & Nash. collat. trust bds.....	20,000 00	16,000 00	50,000 00
Sup'r St. (Cleve., O.) R. R. 1st m. bds.....	3,000 00	3,000 00	
Chi., Mil. and St. Paul R. R. bds.....	2,500 00	2,500 00	
Huntingdon & Broad Top con. bds.....	15,000 00	12,150 00	10,000 00
Nash., Chatt. and St. Louis bds.....	15,000 00	17,700 00	25,000 00
Nash., Chatt. and St. Louis bds.....	20,000 00	20,000 00	
Allegheny Valley R. R. bonds.....	52,000 00	61,215 00	50,000 00
Pitta. & Lake Erie R. R. gold bds.....	25,000 00	29,500 00	25,000 00

Total amounts..... \$564,350 00 \$635,097 75 \$467,900 70

Cash in office, \$4,680.83 ; in bank, \$310,919.47 ; total..... 315,600 30

Interest due and accrued on collateral loans ..... 1,291 28

Premiums in due course of collection..... 49,450 54

Aggregate amount of all actual, available Assets..... \$3,050,305 63

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..... \$52,619 21

Losses realized, including interest, costs and expenses..... 4,000 00

Net amount of unpaid losses and claims ..... \$56,619 21

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less..... \$177,979 72

Unearned premiums, *pro rata*, on fire risks running more than one year..... 252,869 76

Total unearned premiums..... 430,849 48

Amount reclaimable on perpetual fire policies..... 1,360,911 98

Cash dividends to stockholders, unpaid..... 400 00

Total liabilities, except capital and net surplus..... \$1,848,780 62

Joint-stock capital paid up in cash..... 400,000 00

Surplus beyond all liabilities..... 801,525 01

Aggregate Liabilities, including paid up capital and net surplus, \$3,050,305 63

## III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$537,018 23

Deduct reinsurance, rebate and return premiums ..... 93,871 68

Net cash received for premiums (all fire)..... \$453,146 60

Interest received on bonds and mortgages..... 87,455 60

Interest and dividends received from all other sources..... 33,716 48

Received for rent..... 25,431 38

Income from all other sources..... 3,300 62

Deposit premiums received on perpetual fire risks..... \$35,466 76

Aggregate Income received during the year in cash..... \$608,259 63



## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$241,859 44
Dividends paid.....	80,291 00
Commissions and brokerage.....	64,620 08
Salaries and other charges of officers, clerks and other employes..	50,576 98
State, national and local taxes.....	29,200 64
All other payments.....	75,878 15
Deposit premiums returned on perpetual fire risks.....	\$35,061 73

Aggregate Expenditures during the year in cash..... \$641,521 29

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$133,766,908	\$2,360,171 91
Written or renewed in 1884.....	53,557,826	596,425 79
<b>Totals.....</b>	<b>\$192,324,739</b>	<b>\$2,956,597 70</b>
Deduct expirations and cancellations.....	54,775,508	612,531 10
<b>In force December 31, 1884.....</b>	<b>\$137,549,231</b>	<b>\$2,344,066 60</b>
Deduct amount reinsured.....	2,400,735	23,299 81
<b>Net amount in force.....</b>	<b>\$135,068,496</b>	<b>\$2,311,866 79</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$32,797,574	\$355,959 45	1-2	\$177,979 73
1883.....		912,231	1,791 85	1-4	430 46
1884.....	Two years.....	191,589	1,409 45	3-4	1,067 09
1883.....		7,074,209	74,543 68	1-6	12,423 95
1882.....	Three years.....	8,205,377	87,956 48	1-2	43,978 24
1884.....		7,616,376	83,231 55	5-6	63,526 29
1881.....		362,190	2,485 98	1-3	435 75
1883.....	Four years.....	555,235	5,618 43	2-3	2,106 93
1882.....		584,669	5,801 28	5-8	3,626 86
1884.....		291,931	2,876 66	7-8	2,517 09
1880.....		2,954,575	64,175 77	1-10	6,417 57
1881.....		2,896,234	53,314 53	8-10	15,694 36
1883.....	Five years.....	4,733,214	53,681 97	1-2	26,840 93
1882.....		4,379,959	49,119 86	7-10	34,353 90
1884.....		2,192,075	26,256 98	9-10	24,431 29
<b>Totals.....</b>		<b>\$77,922,771</b>	<b>\$379,154 09</b>		<b>\$430,849 43</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$22,642,577 53
Total losses paid since organization.....	12,123,758 41
Total cash dividends declared since the Company commenced business.....	4,364,000 00
Total amount of the Company's stock owned by the directors at par value.....	43,100 00
Total amount of fire losses incurred during the year.....	237,291 45

*Business in the State of New York during the year.*

Fire risks written.....	\$2,144,685 03
Premiums received.....	54,301 25
Losses paid.....	57,987 37
Amount of losses incurred.....	57,987 37
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	474 29
Amount of taxes paid to various fire departments.....	1,633 02
Amount paid the Comptroller for taxes on premiums.....	702 10

# GERMAN FIRE INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March, 1862; commenced business July, 1862.]

CHARLES BARCHFELD, *President*.

F. L. GROSS, *Secretary*.

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$12,910 72
Loans on bond and mortgage (first liens).....	218,602 12
Loans on bond and mortgage upon which more than one year's interest is due.....	490 00
Interest due and unpaid on bond and mortgage loans .....	650 36
Interest accrued thereon.....	2,852 02

### Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$37,500 00	\$42,988 80
Allegheny County Riot bonds.....	11,000 00	11,800 00
Pittsburgh Compromise bonds.....	8,000 00	8,800 00
Howard Sub-District School bonds.....	5,000 00	5,325 00
Kilbeck Sub-District School bonds.....	5,000 00	5,325 00
Humboldt Sub-District School bonds.....	5,000 00	5,000 00
Oelrich Sub-District School bonds.....	4,000 00	4,000 00
Allegha Township School bonds.....	2,500 00	2,750 00
Pittsburgh N. C. & L. E. R. R. bonds.....	2,000 00	2,225 00
Pittsburgh and Western R. R. bonds.....	2,000 00	2,274 00
People's Park Passenger Railway Co. bonds.....	5,000 00	5,160 00
German E. Protestant Church bonds.....	2,200 00	2,310 00
German National Bank, Pittsburgh, stock.....	7,500 00	16,125 00
Exchange National Bank, Pittsburgh, stock.....	4,400 00	7,304 00
Mechanics and Manufacturers' Nat. Bank, stock.....	2,150 00	2,494 00
Third National Bank, stock.....	6,100 00	9,688 00
Allegheny National Bank stock.....	1,250 00	1,625 00
Metropolitan National Bank stock.....	300 00	300 00
17th Avenue Bank stock.....	443 80	400 00
German National Bank of America, stock.....	2,800 00	3,068 00
First National Bank of America, stock.....	7,000 00	12,460 00
Total par and market values .....	\$122,442 80	\$154,221 80
Cash in bank .....		154,221 80
Interest due and accrued on stocks and bonds .....		29,157 81
Premiums in due course of collection.....		588 82
All other assets, viz.: Rents due and accrued.....		32,884 87
		160 00
Aggregate amount of all actual, available Assets .....		\$448,457 72

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$11,681 90
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$91,731 08
Unearned premiums, pro rata, on fire risks running more than one year.....	61,800 48
Total unearned premiums .....	153,532 16
All other liabilities, viz.: Taxes and assessments.....	1,200 00
Total liabilities, except capital and net surplus.....	\$166,414 06
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities.....	82,048 66
Aggregate Liabilities, including paid up capital and net surplus.....	\$448,457 72

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$367,517 16	
Deduct reinsurance, rebate and return premiums.....	24,589 38	
Net cash received for premiums (all fire).....		\$232,927 78
Interest received on bonds and mortgages.....		12,293 48
Interest and dividends received from all other sources.....		6,899 00
Received for rent.....		454 00
Aggregate Income received during the year in cash.....		<u>\$252,514 26</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$189,580 78
Dividends paid.....	24,000 00
Commissions and brokerage.....	54,872 99
Salaries and other charges of officers, clerks and other employes...	19,202 19
State, national and local taxes.....	6,545 73
Aggregate Expenditures during the year in cash.....	<u>\$244,201 64</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$18,760,637 00	\$233,566 18
Written or renewed in 1884.....	22,312,985 00	278,709 47
Totals.....	\$41,073,622 00	\$510,275 65
Deduct expirations and cancellations.....	18,094,389 00	216,385 02
In force December 31, 1884.....	\$22,979,233 00	\$293,880 63
Deduct amount reinsured.....	163,666 00	2,606 06
Net amount in force.....	<u>\$22,815,567 00</u>	<u>\$291,274 57</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$13,429,287	\$188,463 35	1-2	\$91,731 68
1884.....	Two years.....	85,073	995 74	3-4	746 79
1882.....	Three years.....	2,408,037	28,079 76	1-6	4,679 96
1883.....		3,129,366	38,504 49	1-2	14,252 34
1884.....		3,450,496	46,139 56	5-6	38,491 50
1884.....	Four years.....	21,300	298 00	7-8	280 75
1884.....	Five years.....	391,058	3,743 67	9-10	3,389 34
Totals.....		<u>\$22,815,567</u>	<u>\$291,274 57</u>		<u>\$153,532 16</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,768,154 30
Total losses paid since organization.....	630,373 28
Total cash dividends declared since the Company commenced business.....	410,000 00
Total dividends declared payable in stock since organization.....	150,000 00
Total amount of the Company's stock owned by the directors at par value.....	22,850 00
Total amount loaned to stockholders and officers.....	16,000 00
Total amount of fire losses incurred during the year.....	<u>141,442 63</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$4,363,870 00
Premiums received.....	42,347 55
Losses paid.....	17,818 96
Amount of losses incurred.....	20,592 01
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	775 10
Amount of taxes paid to various fire departments.....	849 05
Amount paid the Comptroller for taxes on premiums.....	<u>302 78</u>

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

## PHILADELPHIA, PA.

[Incorporated March, 1853; commenced business May, 1853.]

ALFRED S. GILLETT, *President*.EDWIN F. MERRILL, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$328,800 00
Loans on bond and mortgage (first liens) .....	508,449 99
Interest due and unpaid on bond and mortgage loans.....	163 00
Interest accrued thereon.....	6,861 18

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$76,000 00	\$91,480 00
City of Philadelphia bonds.....	10,000 00	18,900 00
City of Louisville bonds.....	10,000 00	11,500 00
City and County of St. Louis bonds.....	10,000 00	11,800 00
American Steamship Co. bonds.....	5,000 00	5,250 00
Union Pacific R. R. Co. bonds.....	5,000 00	5,650 00
Connecting R. R. Co. bonds.....	10,000 00	11,700 00
Pennsylvania R. R. Co. bonds.....	10,000 00	12,800 00
Camden and Amboy R. R. Co. bonds.....	18,000 00	14,040 00
Philadelphia and Erie R. R. Co. bonds.....	10,000 00	11,100 00
Philadelphia and Reading R. R. Co. bonds.....	5,000 00	1,900 00
Philadelphia and Reading R. R. Co. scrip.....	1,750 00	665 00
Lehigh Navigation Co. bonds.....	11,000 00	12,650 00
Susquehanna Coal Co. bonds.....	3,000 00	3,300 00
Lancaster and Reading R. R. Co. bonds.....	10,000 00	11,500 00
North Pennsylvania R. R. Co. bonds.....	5,000 00	6,250 00
Philadelphia and Darby Pass. R'y Co. bonds.....	2,250 00	1,800 00
Illinois Township bonds.....	6,000 00	6,000 00
Philadelphia and Reading Car Trust Co. bonds.....	35,000 00	35,000 00
Philadelphia and Reading Car Trust Co. consolidated bonds.....	1,000 00	280 00
Philadelphia and Reading Car Trust Co. general mortgage bonds.....	10,000 00	6,800 00
Total par and market values....	\$249,000 00	\$374,385 00

274,865 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Schröder M. and M. Co. stock.....	\$7,800 00	\$7,800 00	\$5,800 00
Bond and mortgage on real estate..	10,000 00	10,000 00	600 00
Allegheny Valley R. R. Co. bond...	1,000 00	1,140 00	
Total amounts .....	\$18,800 00	\$18,940 00	\$6,400 00

6,400 00

Cash in office, \$4,605.23; in bank, \$46,724.23; total.....	51,329 45
Interest due and accrued on stocks and bonds.....	965 00
Interest due and accrued on collateral loans.....	246 17
Premiums in due course of collection .....	48,099 78
All other assets, viz.: Rents due and accrued.....	2,001 18
Amount deposited for perpetual insurance on Company's buildings	1,782 00

Aggregate amount of all actual, available Assets..... \$1,224,563 70*Items not admitted as Available Assets.*

Temporary loans secured by real estate .....	\$2,100 00
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## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$28,466 51
Losses resisted, including interest, costs and expenses.....	2,994 51
Total amount of claims for losses.....	\$31,461 02
Deduct reinsurance thereon.....	1,000 00

Net amount of unpaid losses and claims..... \$30,461 02

Unearned premiums, at 80 per cent of premiums on fire risks running one year or less.....	\$109,085 10
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	115,068 87

Total unearned premiums .....	\$224,118 97
Amount reclaimable on perpetual fire policies.....	117,886 76
Salaries and other miscellaneous expenses due and accrued.....	2,522 60
All other liabilities, viz.: Taxes and assessments, \$355.48; commissions and brokerage, \$8,029.11; return premiums, \$2,525.46; miscellaneous items, reinsurance, \$429.01; total.....	11,339 06

Total liabilities, except capital and net surplus .....	\$386,273 41
Joint-stock capital paid up in cash .....	300,000 00
Surplus beyond all liabilities.....	538,289 29

• Aggregate Liabilities, including paid up capital and net surplus, \$1,224,563 70

### III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$354,173 99	\$318 30	
Deduct reinsurance, rebate and return premiums..	43,371 85	93 50	
Net cash received for premiums .....	<u>\$310,802 64</u>	<u>\$324 70</u>	\$311,117 84
Interest received on bonds and mortgages .....			81,661 24
Interest and dividends received from all other sources.....			17,720 87
Received for rent .....			18,343 48
Deposit premiums received on perpetual fire risks.....	<u>\$9,210 50</u>		

Aggregate Income received during the year in cash..... \$378,843 98

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$175,573 66		
Deduct salvages and reinsurances.....	5,743 00		
Net amount paid for losses.....	<u>\$169,830 66</u>	<u>\$1,437 91</u>	\$171,268 57
Dividends paid.....			72,000 00
Commissions and brokerage.....			64,224 06
Salaries and other charges of officers, clerks and other employes..			35,658 66
State, national and local taxes .....			22,923 69
All other payments, viz.: Postage, \$1,956.96; general expenses, \$28,278.21; total .....			30,235 17
Deposit premiums returned on perpetual fire risks.....	<u>\$3,863 19</u>		

Aggregate Expenditures during the year in cash..... \$396,815 75

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$49,741,397	\$603,135 06
Written or renewed in 1884 .....	34,680,043	357,280 56
Totals .....	<u>\$84,422,039</u>	<u>\$961,045 62</u>
Deduct expirations and cancellations .....	35,541,540	368,066 71
In force December 31, 1884 .....	\$48,880,499	\$592,978 90
Deduct amount reinsured .....	1,191,033	14,763 83
Net amount in force .....	<u>\$47,689,467</u>	<u>\$578,215 07</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$22,738,586	\$318,050 31	1-3	\$109,026 10
1883.....		80,659	712 48	1-4	178 12
1884.....	Two years.....	113,943	1,026 31	2-4	759 73
1883.....		4,075,639	44,734 11	1-6	7,454 01
1883.....	Three years.....	4,841,904	52,539 21	1-3	26,269 60
1884.....		4,788,850	55,815 76	5-6	46,512 12
1881.....		76,013	888 63	1-3	111 06
1882.....	Four years.....	60,170	645 71	2-6	242 12
1883.....		74,776	797 19	5-6	426 25
1884.....		65,859	745 04	7-8	651 91
1880.....		768,336	9,853 86	1-10	985 23
1881.....		1,069,785	14,265 49	2-10	4,379 63
1882.....	Five years.....	1,310,808	15,775 37	1-2	7,897 69
1883.....		1,431,837	17,919 67	7-10	1,254 37
1884.....		1,470,789	18,161 88	9-10	16,245 69
	More than five years.....	83,156	8,266 82	1-2	1,622 41
	Perpetual.....	4,636,248	130,929 73	.....	117,536 76
<b>Totals.....</b>		<b>\$47,689,447</b>	<b>\$586,215 97</b>	<b>.....</b>	<b>\$341,950 73</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3,477,448 00
Total losses paid since organization.....	2,821,919 85
Total cash dividends declared since the Company commenced business.....	951,186 00
Total amount of the Company's stock owned by the directors at par value.....	59,800 00
Total amount of fire losses incurred during the year.....	186,068 58
Total amount of marine and inland losses incurred during the year.....	1,497 91

*Business in the State of New York during the year.*

Fire risks written.....	\$1,205,974 00
Premiums received.....	10,238 05
Losses paid.....	22,997 47
Amount of losses incurred.....	24,500 15
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	73 24
Amount of taxes paid to various fire departments.....	181 37
Amount paid the Comptroller for taxes on premiums.....	110 75

**HARTFORD FIRE INSURANCE COMPANY.****HARTFORD, CONN.**

[Incorporated May 12, 1810; commenced business August, 1810.]

**GEORGE L. CHASE, President.****C. B. WHITING, Secretary.****Capital stock of the Company paid up, \$1,250,000.****I. ASSETS.**

Market value of real estate owned, unincumbered.....	\$639,675 60
Loans on bond and mortgage (first liens).....	972,888 89
Interest accrued thereon.....	17,218 66

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Hartford National Bank, Hartford, stock.....	\$51,100 00	\$89,435 00
Phoenix National Bank, Hartford, stock.....	45,700 00	70,050 00
Connecticut River Bank, Hartford, stock.....	5,000 00	4,750 00
American National Bank, Hartford, stock.....	15,000 00	20,250 00
Charter Oak National Bank, Hartford, stock.....	20,000 00	28,000 00
Farmers' and Mechanics' National Bank, Hartford, stock.....	12,200 00	12,110 00

	Par value.	Market value
Mercantile National Bank, Hartford, stock.....	\$15,000 00	\$15,750 00
First National Bank, Hartford, stock.....	17,200 00	17,544 00
Etina National Bank, Hartford, stock.....	31,500 00	37,170 00
City National Bank, Hartford, stock.....	20,800 00	13,590 00
Conn. Trust and Safe Deposit Co., Hartford, stock.....	23,000 00	29,440 00
American Exchange National Bank, N. Y., stock.....	30,000 00	23,800 00
National Bank of Commerce, New York, stock.....	10,000 00	14,700 00
Importers' and Traders' National Bank, N.Y., stock.....	30,000 00	77,100 00
Bank of America, New York, stock.....	30,000 00	45,600 00
Manhattan Company Bank, New York, stock.....	10,000 00	14,650 00
Merchants' National Bank, New York, stock.....	16,700 00	25,060 00
Union National Bank, New York, stock.....	8,000 00	12,000 00
Bank of North America, New York, stock.....	7,000 00	7,070 00
Metropolitan National Bank, New York, stock.....	22,500 00	13,600 00
Blackstone National Bank, Boston, stock.....	10,600 00	10,965 00
National Bank of Commerce, Boston, stock.....	3,200 00	3,656 00
Second National Bank, Boston, stock.....	10,900 00	16,459 00
Hide and Leather National Bank, Boston, stock.....	2,400 00	2,718 00
Atlantic National Bank, Boston, stock.....	2,900 00	5,908 50
First National Bank, Boston, stock.....	10,000 00	12,700 00
Boylston National Bank, Boston, stock.....	12,500 00	14,375 00
Merchants' Bank (in liquidation), St. Louis, stock.....	10,000 00	1,000 00
Union National Bank, Albany, stock.....	6,200 00	8,060 00
First National Bank, Albany, stock.....	5,000 00	8,500 00
Montreal Bank, Montreal, stock.....	30,000 00	56,400 00
Ontario Bank, Bowmansville, stock.....	6,500 00	6,890 00
Connecticut River Company, stock.....	12,000 00	2,000 00
Connecticut River Railroad Company, stock.....	2,000 00	3,340 00
New York, New Haven and Hartf. R. R. Co. stock.....	70,000 00	124,600 00
Chicago, Rock Island and Pacific R. R. Co. stock.....	20,000 00	21,600 00
Chicago and N. West. R. R. Co. preferred stock.....	20,000 00	24,700 00
Chicago and N. West. R. R. Co. stock.....	50,000 00	43,000 00
Chicago, Burlington and Quincy R. R. Co. stock.....	66,000 00	77,800 00
Chicago, Milwaukee and St. Paul R. R. Co. stock.....	40,000 00	30,000 00
Union Pacific R. R. Co. stock.....	20,000 00	9,700 00
United States bonds.....	205,000 00	231,650 00
Tennessee State bonds.....	33,000 00	13,890 00
Alabama State bonds.....	10,000 00	8,400 00
South Carolina State bonds.....	14,500 00	15,660 00
Toledo, Ohio, Water-Works bonds.....	5,000 00	6,250 00
Harlem River and Portchester R. R. Co. (Gua- ranteed by N. Y., N. H. and H. R. R. Co.) bonds.....	50,000 00	65,000 00
New Brunswick, N. J., City bonds.....	45,000 00	49,500 00
Pawtucket, R. I., Town bonds.....	75,000 00	90,000 00
Dubuque, Iowa, City bonds.....	25,000 00	28,000 00
Des Moines, Iowa, City bonds.....	50,000 00	57,500 00
Chicago and Western Indiana R. R. Co. bonds.....	75,000 00	84,000 00
Minneapolis Union Railway bonds.....	50,000 00	55,000 00
Minnesota State bonds.....	2,000 00	3,000 00
Cleveland, Col., Ctn. and Ind. R. R. bonds.....	8,000 00	9,600 00
Nashville and Decatur bonds.....	50,000 00	60,000 00
Total par and market values.....	\$1,527,400 00	\$1,847,250 50

\$1,847,250 50

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y., L. E. and W. R. R. Co. pre- ferred stock.....	\$50,000 00	\$16,400 00	\$68,275 00
Norfolk & West. R. R. Co. pref. st'k.	95,000 00	19,000 00	
New London and Northern R. R. Co. stock.....	20,000 00	23,400 00	
Fort Worth and Denver City 1st mortgage bonds.....	30,000 00	12,900 00	
N. Y., L. E. and W. R. R. Co. stock.....	140,000 00	19,600 00	146,850 00
N. Y. Cent. and Hd. R. R. Co. st'k.	90,000 00	79,200 00	
Lake Shore and Michigan Southern R. R. Co. stock.....	10,000 00	6,200 00	
Etina Ins. Co. stock, Hartford.....	13,400 00	30,150 00	
National Ins. Co. stock, Hartford.....	10,800 00	12,430 00	
Chicago, Rock Island and Pacific R. R. Co. stock.....	10,000 00	10,800 00	
Eagle Lock Co. stock.....	1,250 00	3,000 00	

	Par value.	Market value.	Amount loaned.
Cin. & Sp'gfield 1st mort. bonds...	\$1,000 00	\$1,000 00	
Indianapolis and Cin. R. R. bonds,	2,000 00	2,000 00	
St. Louis, Kan. City, Northern Ry.			
and R. R. bonds .....	10,000 00	10,000 00	
The Quincy & Toledo R. R. Co. 1st			
mortgage bonds .....	2,000 00	1,900 00	
Decatur and East St. Louis R. R.			
Co. sinking fund bonds .....	2,000 00	2,850 00	\$45,000 00
Wabash, St. Louis and Pacific R.R.			
Co., Chicago Division, bonds ...	10,000 00	7,200 00	
Tol., Peoria & West. R. R. Co. bds.	5,000 00	4,000 00	
Yale & Towne Manuf'g Co. stock...	4,000 00	4,000 00	
The Am. Tel. and Cable Co. stock,	15,000 00	7,800 00	
N. Y. and N. H. R. R. Co. stock....	5,000 00	8,750 00	
N. Y. C. & H. R. R. Co. stock ...	10,000 00	8,700 00	
Little Rock, Miss. River and Texas			
R. R. Co. stock bonds .....	22,000 00	8,800 00	
Travelers' Insurance Co. stock .....	5,000 00	12,500 00	21,000 00
The P. & F. Corbin Corporation,			
New Britain, Conn., stock .....	2,000 00	2,500 00	
Wab., St. L. & Pacific R. R. Co. bds.	70,000 00	42,500 00	
Peoria and Pekin Union R. R. Co.			50,000 00
Income bonds .....	50,000 00	20,000 00	
Citizens' Ry. Co. stock, St. Louis..	41,400 00	41,400 00	20,000 00
Total amounts .....	\$738,850 00	\$430,970 00	\$351,125 00
Cash in office, \$479.50 ; in bank, \$294,046.14 ; total .....			294,525 64
Interest due and accrued on collateral loans and bank deposits ....			5,828 19
Premiums in due course of collection .....			347,772 36
All other assets, viz. : Rents due and accrued, \$3,782.09 ; State tax			
due from non-resident stockholders, \$11,770.08 ; total .....			15,552 17
Aggregate amount of all actual, available Assets .....			\$4,491,830 01

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$68,325 67
Losses unadjusted, including all reported and supposed losses .....	152,045 71
Losses resisted, including interest, costs and expenses .....	26,598 31
Net amount of unpaid losses and claims .....	\$258,969 69
Unearned premiums, at 50 per cent of premiums on fire risks run-	
ning one year or less .....	\$827,894 22
Unearned premiums, <i>pro rata</i> , on fire risks running more than one	
year .....	891,883 25
Total unearned premiums .....	1,719,707 67
All other liabilities, viz. : Commissions and brokerage .....	83,750 00
Total liabilities, except capital and net surplus .....	\$2,012,427 36
Joint-stock capital paid up in cash .....	1,250,000 00
Surplus beyond all liabilities .....	1,229,402 65
Aggregate Liabilities, including paid up capital and net surplus, .....	\$4,491,830 01

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$2,682,120 21
Deduct reinsurance, rebate and return premiums .....	340,220 87
Net cash received for premiums (all fire) .....	\$2,342,899 34
Interest received on bonds and mortgages .....	59,767 72
Interest and dividends received from all other sources .....	131,538 70
Received for rent .....	27,945 20
Aggregate Income received during the year in cash .....	\$2,562,150 96

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$1,674,199 31
Deduct salvages and reinsurances .....	150,904 80
Net amount paid for losses (all fire) .....	\$1,523,294 51
Dividends paid .....	250,000 00



Commissions and brokerage .....	\$345,920 96
Salaries and other charges of officers, clerks and other employes ..	169,274 64
State, national and local taxes .....	47,496 48
All other payments .....	171,845 92

Aggregate Expenditures during the year in cash ..... \$2,507,832 51

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$264,117,145	\$3,198,318 75
Written or renewed in 1884.....	215,184,607	2,683,018 11
Totals.....	<u>\$479,301,752</u>	<u>\$5,876,336 86</u>
Deduct expirations and cancellations .....	195,879,558	2,418,129 52
In force December 31, 1884.....	<u>\$283,422,194</u>	<u>\$3,458,207 34</u>
Deduct amount reinsured .....	8,044,028	101,958 90
Net amount in force.....	<u>\$275,378,171</u>	<u>\$3,356,248 44</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$123,802,378	\$1,655,648 65	1-2	\$837,824 32
1883.....		469,695	3,463 23	1-4	865 55
1884.....	Two years.....	380,859	3,224 02	3-4	2,414 04
1883.....		25,189,191	265,904 50	1-6	44,817 41
1883.....	Three years.....	26,894,017	307,750 68	1-2	153,875 34
1884.....		82,245,232	345,897 54	5-6	287,831 29
1881.....		1,960,296	20,344 27	1-8	2,530 53
1883.....	Four years.....	1,591,830	17,433 64	3-8	6,533 85
1883.....		1,779,806	18,476 20	5-8	11,547 65
1884.....		1,485,493	15,001 58	7-8	13,126 37
1880.....		8,945,673	111,465 02	1-10	11,148 50
1881.....		11,804,905	137,656 96	2-10	41,297 68
1882.....	Five years.....	13,116,351	156,010 27	1-2	78,005 13
1883.....		12,757,019	151,616 36	7-10	106,131 45
1884.....		11,472,886	146,949 54	9-10	132,254 56
Totals.....		<u>\$375,578,171</u>	<u>\$3,356,253 44</u>	...	<u>\$1,719,707 67</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$45,724,398 89
Total losses paid since organization.....	28,710,925 20
Total cash dividends declared since the Company commenced business.....	5,063,100 00
Total dividends declared payable in stock since organization .....	950,000 00
Total amount of the Company's stock owned by the directors at par value.....	164,100 00
Total amount of fire losses incurred during the year .....	<u>1,523,253 13</u>

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Canada.....	\$100,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00
Virginia.....	50,000 00
Oregon.....	<u>50,000 00</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$36,855,440 00
Premiums received.....	203,837 56
Losses paid.....	219,175 12
Amount of losses incurred.....	219,776 61
Amount of taxes paid to the Insurance Department on premiums under reciprocal law and various fire departments.....	<u>6,850 61</u>

## HOME MUTUAL INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized or incorporated September, 1884; commenced business 1884.]

J. F. HOUGHTON, *President*.CHARLES R. STORY, *Secretary*.

Capital stock of the Company paid up, \$800,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$69,525 00
Loans on bond and mortgage (first liens).....	279,897 15
Interest due and unpaid on bond and mortgage loans.....	2,175 60
Interest accrued thereon.....	1,586 06

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$50,000 00	\$61,000 00	
Stanislaus County, Cal., bonds.....	28,000 00	24,914 00	
Jefferson County, Colorado, warrants.....	16,831 40	19,273 57	
Alameda County, Cal., bonds.....	8,000 00	8,240 00	
Total par and market values.....	\$107,831 40	\$123,427 57	123,427 57

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Central Land Co. stock.....	\$10,000 00	\$8,000 00		
Merced Security Sav. Bank, stock..	12,500 00	1,875 00	\$4,000 00	
Oakland R. R. Co. stock.....	30,000 00	24,000 00	15,000 00	
Central Land Co. stock.....	20,000 00	16,000 00	10,000 00	
Central Land Co. stock.....	5,000 00	4,000 00	1,250 00	
San Jose Woollen Mill stock.....	9,900 00	8,415 00	5,000 00	
Commercial Bank of San Jose stock,	40,000 00	20,000 00	11,000 00	
San Jose and Santa Clara Horse R.				
R. stock.....	25,600 00	22,610 00	7,500 00	
Coos Bay Lumber & Stave Co. stock,	23,200 00	16,920 00		
Pac. Vinegar & Pickle Works stock,	37,500 00	18,750 00	50,000 00	
King Morse Canning Co. stock.....	70,000 00	81,500 00		
Oakland R. R. Co. stock.....	12,500 00	10,000 00	5,000 00	
Total amounts.....	\$302,200 00	\$182,070 00	\$108,750 00	108,750 00
Cash in office, \$1,043.32; in bank, \$178,851.53; total.....				179,894 85
Interest due and accrued on stocks and bonds.....				500 00
Interest due and accrued on collateral loans.....				605 65
Premiums in due course of collection.....				90,806 34
Aggregate amount of all actual, available Assets.....				\$856,658 22

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$14,890 45
Losses unadjusted, including all reported and supposed losses.....	7,500 00
Losses resisted, including interest, costs and expenses.....	5,565 83
Net amount of unpaid losses and claims.....	\$27,896 27
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$175,165 02
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	92,928 05
Total unearned premiums.....	275,157 07
Cash dividends to stockholders unpaid.....	1,679 00
Salaries and other miscellaneous expenses, due and accrued.....	1,119 27
Total liabilities, except capital and net surplus.....	\$305,851 61

Joint-stock capital paid up in cash.....	\$300,000 00
Surplus beyond all liabilities.....	250,806 61

**Aggregate Liabilities, including paid up capital and net surplus, .....** **\$856,658 22**

### III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$505,241 96
Deduct reinsurance, rebate and return premiums.....	59,593 83

Net cash received for premiums (all fire).....	\$445,649 16
Interest received on bonds and mortgages.....	35,421 57
Received for rent .....	8,546 00

**Aggregate Income received during the year in cash.....** **\$484,616 73**

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$146,408 44
Deduct salvages and reinsurances.....	6,160 96

Net amount paid for losses (all fire).....	\$140,242 46
Dividends paid .....	36,000 00
Commissions and brokerage .....	115,844 69
Salaries and other charges of officers, clerks and other employes..	37,698 21
State, national and local taxes.....	6,890 68
All other payments.....	50,767 60

**Aggregate Expenditures during the year in cash.....** **\$387,433 64**

### V. MISCELLANEOUS.

#### *Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1893.....	\$34,805,213	\$384,530 31
Written or renewed in 1884.....	33,362,712	509,933 02
Totals.....	\$68,167,925	\$894,453 33
Deduct expirations and cancellations.....	24,060,496	357,908 23
In force December 31, 1884.....	\$34,107,430	\$536,455 10
Deduct amount reinsured.....	511,911	9,130 88
Net amount in force .....	\$33,595,519	\$527,324 27

#### *Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$22,099,341	\$350,330 05	1-2	\$175,165 02
1885.....	Two years.....	30,675	413 06	1-4	103 76
1886.....		163,375	2,073 13	3-4	1,554 85
1887.....	Three years.....	2,603,504	42,058 44	1-6	7,043 07
1888.....		3,607,983	57,493 47	1-2	28,716 34
1889.....		4,732,276	69,654 95	5-6	58,045 79
1890.....	Four years.....	28,850	316 60	7-8	277 03
1891.....	Five years.....	4,000	60 00	1-10	6 00
1892.....		1,000	18 00	3-10	5 40
1893.....		6,000	117 50	1-2	56 75
1894.....		3,500	55 50	7-10	38 85
1895.....		315,015	4,602 57	9-10	4,142 31
Totals.....		\$33,595,519	\$527,324 27	.....	\$275,157 07

#### *Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,021,759 59
Total losses paid since organization.....	2,118,501 84
Total cash dividends declared since the Company commenced business.....	510,500 00
Total amount of the Company's stock owned by the directors at par value.....	107,600 00
Total amount of fire losses incurred during the year.....	163,431 66

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz:

Oregon.....	\$50,000 00
Less unearned premiums and unsettled losses.....	27,946 55
	<b>\$22,053 45</b>

*Business in the State of New York during the year.*

Risks written .....	\$1,117,537 00
Premiums received.....	10,254 00
Losses paid.....	2,417 08
Amount of losses incurred.....	2,687 08

## INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

[Incorporated April 14, 1794.]

CHARLES PLATT, *President.*GREVILLE R. FRYER, *Secretary.*

Capital stock of the Company paid up, \$3,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$312,861 55
Loans on bond and mortgage (first liens).....	1,925,916 67
Interest due and unpaid on bond and mortgage loans .....	26,468 40

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	235,000 00	242,350 00
Pennsylvania State loan.....	495,000 00	507,450 00
New Jersey State bonds.....	47,000 00	55,400 00
Boston City bonds.....	200,000 00	240,000 00
Baltimore Water Stock bonds.....	200,000 00	234,000 00
Indianapolis City bonds.....	20,000 00	23,600 00
Hartford City bonds.....	45,000 00	55,350 00
Toledo City bonds.....	21,000 00	25,200 00
Cincinnati City bonds.....	55,000 00	75,400 00
Fall River City bonds.....	20,000 00	24,500 00
Harrisburg City bonds.....	15,000 00	17,550 00
Providence City bonds.....	25,000 00	30,000 00
Newark City bonds.....	20,000 00	24,000 00
Cleveland City bonds.....	30,000 00	37,500 00
Dayton City bonds.....	11,000 00	11,600 00
Burlington City bonds.....	15,000 00	14,400 00
Pennsylvania R. R. Co. consolidated bonds.....	440,000 00	455,800 00
Pennsylvania R. R. Co. registered bonds.....	100,000 00	121,000 00
Philadelphia and Reading R. R. Co. bonds.....	261,000 00	425,750 00
North Pennsylvania R. R. Co. bonds.....	25,750 00	99,800 00
Belvidere and Delaware R. R. Co. bonds.....	50,000 00	60,000 00
Penn. and New York Canal R. R. Co. bonds.....	20,000 00	37,500 00
Lehigh Valley R. R. Co. bonds.....	125,000 00	155,000 00
Delaware R. R. Co. bonds.....	25,000 00	20,000 00
Phila., Wil. and Balt. R. R. Co. bonds.....	35,000 00	43,650 00
Delaware Division Canal Co. bonds.....	15,000 00	13,500 00
Delaware and Baritan Canal Co. and C. and A. R. and T. Co. loan.....	11,000 00	12,100 00
Lehigh Coal and Navigation Co. bonds.....	5,000 00	5,900 00
Easton and Amboy R. R. Co. bonds.....	65,000 00	68,670 00
Louisville and Nashville R. R. Co. bonds.....	50,000 00	45,000 00
Cramp & Son's Dry Dock bonds.....	22,000 00	23,000 00
Phila. and Erie R. R. Co. bonds.....	150,000 00	187,500 00
Chicago and Western Indiana R. R. Co. bonds.....	165,000 00	165,000 00
Phila. and Reading Recelvers' certificates.....	70,000 00	70,000 00
Lehigh Valley R. R. Co. bonds.....	24,000 00	38,380 00
Phila. and Reading R. R. Co. bonds.....	97,000 00	74,000 00
Balt. R. R. and Stock Yard, Indianapolis, bonds.....	50,000 00	55,000 00
Bergen County R. R. Co. bonds.....	55,000 00	55,000 00
New York and Pacific Car Trust bonds.....	120,000 00	114,000 00
Car Trust of New York bonds.....	68,000 00	62,700 00
Phila., Wil. and Balt. Stock Trust certificates.....	94,000 00	94,000 00
New York and Long Branch R. R. Co. bonds.....	150,000 00	154,500 00
Philadelphia National Bank stock.....	16,000 00	22,000 00
Chesapeake and Delaware Canal Co. stock.....	1,000 00	1,140 00
Sandy Hook, Quarantine & City L. Tel. Co. stock.....	1,000 00	1,000 00
Mutual Insurance Company scrip.....	62,370 00	62,370 00
Phila. and Baltimore Central R. R. Co. bonds.....	100,000 00	102,000 00

	Par value.	Market value.
Oil Creek R. R. Co. bonds.....	\$50,000 00	\$45,000 00
Delaware and Chesapeake R. R. Co. bonds.....	88,000 00	88,000 00
N. Y., L. E. and Western R. R. Co. bonds.....	200,000 00	206,000 00
Steubenville and Indiana R. R. Co. bonds.....	204,000 00	212,000 00
Corning, Cowanesque and A. R. R. Co. bonds.....	50,000 00	52,500 00
N. Y., Chicago and St. Louis R. R. Co. certificates	30,000 00	30,000 00
New York, L. E. and Western R. R. Co. bonds.....	50,000 00	50,000 00
Terre Haute and Logansport R. R. Co. bonds.....	50,000 00	52,500 00
Pennsylvania Car Trust bonds.....	50,000 00	50,000 00

Total par and market values..... \$4,784,120 00 \$5,106,650 00

\$5,106,650 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Guarantee T. & S. Deposit Co. stk.	\$2,500 00	\$3,875 00	\$4,450 00
Catawissa R. R. Co. bonds.....	8,000 00	8,600 00	
Pennsylvania R. R. Co. stock.....	1,350 00	1,350 00	2,000 00
Pennsylvania Co. for Insurance on lives and granting annuities.....	200 00	800 00	
United Companies of N. J. stock....	100 00	195 00	1,000 00
Pennsylvania R. R. Co. stock.....	1,800 00	1,800 00	
Ins. Co. of State of Penn. stock....	400 00	800 00	350 00
Phila. and Reading R. R. Co. bonds.	2,500 00	1,230 00	1,800 00
Andover Iron Company stock.....	17,500 00	12,125 00	14,000 00
Bethlehem Iron Company stock....	2,250 00	3,190 00	
Phila. and Reading R. R. Co. bonds	200,000 00	90,000 00	110,000 00
Phila. & Reading Coal & Iron Co. bds	100,000 00	50,000 00	
Cor. Cow. & Antrim R. R. Co. bds.	8,000 00	8,000 00	62,500 00
N. Y., C. & St. Louis R. R. Co. bds.	10,000 00	10,000 00	
N. Y., L. E. & West. R. R. Co. bds.	34,000 00	34,000 00	80,000 00
Belt Railroad Co. bonds.....	10,000 00	10,000 00	
Louisville & Nash. R. R. Co. bonds	15,000 00	13,500 00	900 00
Phila. Warehouse Co. stock.....	400 00	440 00	
Westmoreland Coal Co. stock.....	1,250 00	1,675 00	2,250 00
Phila. & Reading R. R. Co. bonds..	3,000 00	2,400 00	
Bethlehem Iron Co. stock.....	11,750 00	16,450 00	14,000 00
Chic. & West. Ind. R. R. Co. bonds	25,000 00	25,000 00	20,000 00
Chic. & West. Ind. R. R. Co. bonds	55,000 00	55,000 00	50,000 00
Louisville & Nash R. R. Co. bonds.	62,000 00	74,700 00	80,000 00
Chic. & West. Ind. R. R. Co. bonds	15,000 00	15,000 00	
Little Schuylkill Nav., R. R. and Coal Co. stock.....	1,250 00	1,225 00	12,000 00
Lehigh Valley R. R. Co. bonds.....	5,000 00	6,000 00	
Phila. & Reading R. R. Co. bonds..	10,000 00	6,800 00	
Total amounts.....	<u>\$614,850 00</u>	<u>\$444,655 00</u>	<u>\$374,650 00</u>

874,650 00

Cash in bank.....	608,458 61
Premiums in due course of collection.....	423,027 17
Bills receivable, not matured, taken for premiums.....	145,192 81

Aggregate amount of all actual, available Assets..... \$8,923,225 21

#### Items not admitted as Available Assets.

Wrecking boat "North America".....	\$70,000 00
Loans on Company's own stock.....	7,754 00
Book debts.....	88,266 19
Total.....	<u>\$164,010 19</u>

#### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$89,635 84
Losses unadjusted, including all reported and supposed losses.....	331,223 44
Losses resisted, including interest, costs and expenses.....	67,362 73
Total amount of claims for losses.....	<u>\$488,222 00</u>
Deduct reinsurance thereon.....	60,000 00

Net amount of unpaid losses and claims..... \$428,222 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$804,350 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	887,196 91	
Unearned premiums, at 100 per cent, on marine and inland risks .....	230,977 42	
Total unearned premiums .....		\$1,922,524 33
Amount reclaimable on perpetual fire policies .....		543,754 51
All other liabilities .....		16,224 32
Total liabilities, except capital and net surplus .....		\$2,482,503 16
Joint-stock capital paid up in cash .....		3,000,000 00
Surplus beyond all liabilities .....		2,964,870 05
Aggregate Liabilities, including paid up capital and net surplus .....		\$8,928,225 21

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received .....	\$2,455,166 58	\$1,651,247 69	
Deduct reinsurance, rebate and return premiums .....	278,586 80	163,354 85	
Net cash received for premiums .....	\$2,176,580 28	\$1,487,893 24	\$3,664,473 57
Interest received on bonds and mortgages .....			107,521 46
Interest and dividends received from all other sources .....			280,821 55
Income from all other sources .....			53,883 28
Deposit premiums received on perpetual fire risks .....		\$61,925 80	
Aggregate Income received during the year in cash .....			\$4,106,149 81

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses .....	\$1,529,225 80	\$1,291,653 51	
Deduct salvages and reinsurances .....	86,634 47	313,796 13	
Net amount paid for losses .....	\$1,442,591 33	\$977,857 39	\$2,390,448 72
Dividends paid .....			600,000 00
Commissions and brokerage .....			526,528 63
Salaries and other charges of officers, clerks and other employes ..			123,551 78
State, national and local taxes .....			114,284 99
All other payments .....			281,732 83
Deposit premiums returned on perpetual fire risks .....		\$8,092 07	
Aggregate Expenditures during the year in cash .....			\$3,986,546 44

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883 .....	\$365,327,296	\$2,344,598 07	\$23,091,363	\$225,182 63
Written or renewed in 1884 .....	190,401,893	2,437,331 01	115,043,781	1,023,957 52
Totals .....	\$455,729,190	\$4,781,929 08	\$348,135,144	\$1,249,140 15
Deduct expirations and cancellations .....	173,066,770	2,215,995 56	222,427,553	1,618,162 73
In force December 31, 1884 .....	\$277,561,849	\$2,465,933 50	\$125,707,590	\$230,977 42
Deduct amount reinsured .....	8,740,809	80,622 85		
Net amount in force .....	\$271,821,040	\$2,385,310 65		

## Perpetual Risks.

	Risks.	Deposits.
In force December 31, 1884 .....	\$21,467,465 71	\$573,373 17

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$116,571,000	\$1,608,700 00	1-3	\$804,380 00
1883.....		1,087,615	11,626 63	1-4	2,906 65
1884.....	Two years.....	866,364	8,368 52	2-4	6,276 39
1883.....		23,780,855	254,084 74	1-6	43,347 44
1883.....	Three years.....	23,710,547	311,123 06	1-3	155,561 54
1884.....		20,060,623	285,819 59	5-6	238,139 45
1881.....		760,300	8,047 25	1-8	1,005 90
1883.....	Four years.....	974,700	9,916 98	3-8	3,718 86
1883.....		1,312,287	14,303 63	5-8	8,877 25
1884.....		1,040,943	11,553 33	7-8	10,108 39
1880.....		7,768,452	98,909 45	1-10	9,890 94
1881.....		12,067,229	146,723 04	3-10	44,016 90
1882.....	Five years.....	18,132,010	207,731 59	1-3	108,865 79
1883.....		17,076,885	300,345 73	7-10	140,341 99
1884.....		13,940,282	171,783 91	9-10	154,605 52
	Over five years.....	1,774,775	36,343 18	<i>Pro rata.</i>	15,521 00
Totals.....		\$371,821,940	\$3,838,279 65	.....	\$1,741,476 91

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$71,616,974 87
Total losses paid since organization.....	51,525,941 84
Total cash dividends declared since the Company commenced business.....	8,408,324 25
Total amount of the Company's stock owned by the directors at par value.....	280,120 00
Total amount loaned to stockholders not officers.....	25,904 00
Total amount of fire losses incurred during the year.....	1,500,040 33
Total amount of marine losses incurred during the year.....	866,257 89

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposits.	Liabilities.
Georgia.....	\$25,000 00	\$16,500 00
North Carolina.....	10,000 00	8,700 00

*Business in the State of New York during the year.*

	Fire.	Marine.
Risks written.....	\$31,056,387 00	\$53,498,723 00
Premiums received.....	201,277 62	399,933 00
Losses paid.....	127,701 46	315,993 98
Amount of losses incurred.....	139,418 97	273,400 00

Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	\$10,239 86
Amount of taxes paid to various fire departments.....	2,759 87
Amount paid the Comptroller for taxes on premiums.....	4,694 39

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

[Incorporated April 18, 1794; commenced business November 5, 1794.]

HENRY D. SHERREDD, *President.*

JOSEPH H. HOLLINSHEAD, *Secretary.*

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$68,800 00
Loans on bond and mortgage (first liens).....	100,850 00
Interest accrued thereon.....	2,451 25

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Philadelphia Bank stock.....	\$3,000 00	\$4,200 00
Susquehanna and York Borough Turnpike Co. stock.....	500 00	500 00
Easton and Wilkesbarre Turnpike Co. stock.....	250 00	50 00
Lehigh Valley Railroad Co. stock.....	17,050 00	19,803 25
Schuylkill Navigation Co. loan.....	2,000 00	2,310 00
Lehigh Coal and Navigation Co. loan.....	10,000 00	10,500 00
City of Philadelphia loan.....	30,000 00	33,000 00
Harrisburg, Port's th, Mt. Joy & Lan. R.R. Co. loan,	15,000 00	14,700 00
Camden and Amboy R. R. Co. and D. and R. Canal		
and Transportation Co. loan.....	5,000 00	5,400 00
North Pennsylvania R. R. Co. loan.....	10,000 00	10,000 00
American Steamship Co. loan.....	10,000 00	10,500 00
Delano Land Co. loan.....	10,000 00	11,500 00
United States loan.....	10,000 00	11,300 00
Car Trust of New York loan.....	11,000 00	10,750 00
N. Y. and Pacific Car Trust Association loan.....	14,000 00	14,000 00
Chicago and Western Indiana R. R. Co. loan.....	15,000 00	16,200 00
Phila. Wtl. and Baltimore R. R. Co. certificates.....	30,000 00	18,400 00
Philadelphia and Reading R. R. Co. loan.....	15,000 00	11,250 00
Philadelphia and Reading R. R. Co. Car Trust loan,	10,000 00	9,100 00
Corning, Cowanesque and Antrim R. R. Co. loan..	13,000 00	12,000 00
Shamokin, Sunbury and Lewisburg R. R. Co. loan,	10,000 00	8,575 00
Terre Haute and Logansport R. R. Co. loan.....	20,000 00	21,000 00
Steuernville and Indiana R. R. Co. bonds.....	20,000 00	20,600 00
Phila. and Reading R. R. Co. receiver's certificate,	15,000 00	15,000 00
Mutual Insurance Co.'s scrip.....	121 70	121 70

Total par and market values..... \$384,921 70 \$393,849 95

\$293,849 95

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
The Ins. Co. of North America stk.	\$2,250 00	\$7,368 75	
Norfolk and Western R.R. Co. (New			
River Div.) first mort. loan.....	4,000 00	3,780 00	\$35,000 00
Certified stock Delaware and Bound			
Brook R. R. Co.....	10,000 00	12,250 00	
Cambla Iron Co. stock.....	2,200 00	7,040 00	
Bethlehem Iron Co. stock.....	2,900 00	14,850 00	23,000 00
Saucon Iron Co. bonds.....	17,000 00	17,000 00	
Phila. & Read. R. R. Co. bonds.....	52,000 00	52,785 00	25,000 00
Phila. & Read. R. R. Co. bonds.....	20,000 00	7,900 00	
Muscatcong Iron Co. bonds.....	26,000 00	26,000 00	25,000 00
East Broad Top R. R. Co. bonds.....	18,000 00	11,700 00	
Rockhill Iron and Coal Co. bonds..	10,000 00	6,500 00	20,000 00
Total amounts.....	<u>\$212,350 00</u>	<u>\$187,153 75</u>	<u>\$117,000 00</u>

117,000 00

Cash in office, \$1,784.80; in bank, \$3,221.84; total..... 5,006 14  
Interest due and accrued on stocks and bonds..... 8,887 50  
Interest due and accrued on collateral loans..... 842 47  
Premiums in due course of collection..... 24,208 71  
Bills receivable, not matured, taken for premiums..... 8,884 65  
All other assets, viz.: Rents due and accrued, \$787.82; due for  
reinsurances on losses paid, \$1,580; total..... 2,817 82

Aggregate amount of all actual, available Assets..... \$626,597 99

## II. LIABILITIES.

Net amount of unpaid losses and claims..... \$47,867 00  
Unearned premiums, at 50 per cent of premiums on fire risks run-  
ning one year or less..... \$52,596 53  
Unearned premiums, *pro rata*, on fire risks running more than one  
year..... 23,758 53  
Unearned premiums, at 50 per cent, on inland navigation risks..... }  
Unearned premiums, at 100 per cent, on marine risks..... } 23,658 50

Total unearned premiums..... 105,018 65  
Amount reclaimable on perpetual fire policies..... 82,528 90  
Cash dividends to stockholders, unpaid..... 840 00  
All other liabilities, viz.: Commissions and brokerage..... 1,428 20

Total liabilities, except capital and net surplus..... \$287,173 75



Joint-stock capital paid up in cash .....	\$200,000 00
Surplus beyond all liabilities .....	189,425 24
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$626,597 99</b>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received .....	\$174,189 37	\$35,504 80	
Deduct reinsurance, rebate and return premiums ..	81,375 73	22,497 38	
<b>Net cash received for premiums .....</b>	<b>\$142,813 64</b>	<b>\$73,007 37</b>	<b>\$214,819 91</b>
Interest received on bonds and mortgages .....			4,952 50
Interest and dividends received from all other sources .....			23,541 70
Received for rent .....			4,583 10
Income from all other sources .....			79 41
Deposit premiums received on perpetual fire risks .....		\$3,875 50	
<b>Aggregate Income received during the year in cash .....</b>			<b>\$247,926 63</b>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses .....	\$98,983 37	\$115,633 65	
Deduct salvages and reinsurances .....	1,515 79	20,787 66	
<b>Net amount paid for losses .....</b>	<b>\$97,467 48</b>	<b>\$94,845 99</b>	<b>\$192,843 47</b>
Dividends paid .....			19,870 00
Commissions and brokerage .....			35,837 67
Salaries and other charges of officers, clerks and other employes ..			14,000 00
State, national and local taxes .....			6,094 28
All other payments .....			26,426 93
Deposit premiums returned on perpetual fire risks .....		\$1,596 66	
<b>Aggregate Expenditures during the year in cash .....</b>			<b>\$294,573 84</b>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1883 .....	\$17,537,393	\$155,359 83	\$1,761,708	\$27,739 78
Written or renewed in 1884 .....	10,604,446	173,086 70	11,342,326	63,921 08
<b>Totals .....</b>	<b>\$28,141,839</b>	<b>\$331,406 53</b>	<b>\$13,098,934</b>	<b>\$137,720 90</b>
Deduct expirations and cancellations .....	10,603,723	169,380 14	11,908,350	112,325 07
<b>In force December 31, 1884 .....</b>	<b>\$17,538,007</b>	<b>\$162,026 44</b>	<b>\$1,777,588</b>	<b>\$34,425 73</b>
Deduct amount reinsured .....	519,768	5,175 12	51,264	777 23
<b>Net amount in force .....</b>	<b>\$16,998,239</b>	<b>\$156,851 32</b>	<b>\$1,726,324</b>	<b>\$33,648 50</b>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$12,339,216	\$105,193 23	1-2	\$52,596 63
18-8 .....	Two years .....	51,275	553 02	1-4	133 25
1884 .....		47,400	390 26	3-4	293 69
1883 .....	Three years .....	637,889	7,323 33	1-6	1,303 30
1883 .....		743,674	8,168 56	1-2	4,084 28
1884 .....	Four years .....	880,211	9,855 80	5-6	8,213 90
1881 .....		20,600	227 43	1-6	25 43
1882 .....	Five years .....	34,100	245 53	2-6	93 45
1883 .....		34,850	245 53	3-6	215 28
1884 .....	Six years .....	55,050	718 73	7-8	685 55
1880 .....		281,535	3,205 03	1-10	330 50
1881 .....	Seven years .....	304,281	3,751 47	3-10	1,125 45
1883 .....		325,580	5,031 56	1-2	2,510 78
1883 .....	Eight years .....	442,907	4,627 81	7-10	3,169 46
1884 .....		593,063	7,433 85	9-10	4,734 07
<b>Totals .....</b>		<b>\$16,819,239</b>	<b>\$156,911 32</b>		<b>\$31,655 15</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$17,443,647 00
Total losses paid since organization .....	14,878,831 28
Total cash dividends declared since the Company commenced business.....	4,083,408 00
Total amount of the Company's stock owned by the directors at par value.....	25,000 00
Total amount of fire losses incurred during the year.....	99,935 71
Total amount of marine and inland losses incurred during the year.....	85,895 10

*Business in the State of New York during the year.*

	Fire.	Marine and inland.
Risks written.....	\$3,960,351 00	\$3,533,347 77
Premiums received.....	23,538 72	17,893 51
Losses paid.....	16,542 88	11,693 29
Amount of losses incurred.....	17,049 41	10,226 24

Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	\$1,109 08
Amount of taxes paid to various fire departments.....	407 78
Amount paid the Comptroller for taxes on premiums.....	458 29

## MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

*PITTSBURGH, PA.*

[Organized or incorporated February 23, 1865; commenced business May 1, 1865.]

*JAMES I. BENNETT, President.*

*JAMES M. KENNEY, Secretary.*

Capital stock of the Company paid up, \$250,000.

**I. ASSETS.**

Market value of real estate owned, unincumbered.....	\$65,094 86
Loans on bond and mortgage (first liens).....	91,838 88
Loans on bond and mortgage upon which more than one year's interest is due.....	10,000 00
Interest due and unpaid on bond and mortgage loans .....	4,945 88
Interest accrued thereon.....	1,820 48

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$75,000 00	\$91,406 25
Indiana Normal School, Pa. bonds .....	10,000 00	10,000 00
Allegheny County Riot bonds.....	25,000 00	25,000 00
Pittsburgh and Western R. R. Co. bonds .....	25,000 00	20,800 00
Total par and market values.....	\$135,000 00	\$147,206 25

Cash in office, \$124.06; in bank, \$56,910.29; total .....	147,206 25
Premiums in due course of collection.....	57,084 85
Bills receivable, not matured, taken for premiums .....	5,051 22
All other assets, viz.: Rents due and accrued, \$429.17; commissions, \$150; miscellaneous, \$3,600; total....	890 00
	4,179 17

Aggregate amount of all actual, available Assets ..... **\$387,055 54**

**II. LIABILITIES.**

Losses adjusted and unpaid, due and to become due.....	\$1,661 34
Losses unadjusted, including all reported and supposed losses.....	110 00
Net amount of unpaid losses and claims.....	<b>\$1,771 34</b>

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$32,579 65	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	24,653 27	
Unearned premiums, at 50 per cent, on inland navigation risks.....	922 50	
Total unearned premiums.....		\$49,187 43
All other liabilities.....		418 25
Total liabilities, except capital and net surplus.....		\$51,877 01
Joint-stock capital paid up in cash.....		250,000 00
Surplus beyond all liabilities.....		85,678 53
Aggregate Liabilities, including paid up capital and net surplus,		\$387,055 54

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$72,263 22	\$2,835 91	
Deduct reinsurance, rebate and return premiums..	6,951 43	189 44	
Net cash received for premiums.....	\$65,311 79	\$2,646 47	
			\$69,958 26
Interest received from all sources.....			18,395 02
Received for rent.....			2,905 02
Miscellaneous.....			2,874 53
Aggregate Income received during the year in cash.....			\$89,082 88

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$23,066 95	\$177 63	
Deduct salvages and reinsurances.....	81 49		
Net amount paid for losses.....	\$23,015 46	\$177 63	
			\$23,193 28
Dividends paid.....			20,000 00
Commissions and brokerage.....			10,537 49
Salaries and other charges of officers, clerks and other employes..			7,106 63
State, national and local taxes.....			1,871 82
All other payments.....			5,635 06
Aggregate Expenditures during the year in cash.....			\$68,846 28

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1883.....	\$5,040,381 71	\$65,545 81	\$31,000 00	\$2,300 00
Written or renewed in 1884.....	6,546,002 16	74,287 62	180,493 23	2,125 10
Totals.....	\$11,586,383 87	\$139,833 43	\$311,493 23	\$5,325 10
Deduct expirations and cancellations.....	2,894,068 83	42,269 14	184,493 23	2,420 10
In force December 31, 1884.....	\$7,692,315 04	\$97,474 29	\$37,000 00	\$1,905 00
Deduct amount reinsured.....	196,037 92	2,611 78		
Net amount in force.....	\$7,496,277 02	\$94,862 56		

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,833,687 18	\$47,189 29	1-3	\$32,579 65
1884.....	Two years.....	17,815 00	283 85	2-4	174 64
1882.....	Three years.....	1,056,719 33	14,083 48	1-6	2,338 75
1883.....		1,143,223 00	15,080 96	1-2	7,515 48
1884.....		1,323,266 84	16,328 94	5-6	13,607 27
1876.....	Ten years.....	6,000 00	225 00	1-20	11 25
1885.....	Four years.....	6,731 27	93 67	all.	93 67
1880.....		18,325 00	309 67	1-10	80 97
1881.....	Five years.....	40,900 00	599 25	2-10	179 78
1882.....		2,500 00	69 45	1-3	34 73
1883.....		10,750 00	171 23	7-10	119 93
1884.....		44,900 00	610 77	9-10	549 70
Totals.....		\$7,496,277 02	\$94,862 56		\$45,234 22

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,070,023 79
Total losses paid since organization.....	393,542 80
Total cash dividends declared since the Company commenced business.....	365,000 00
Total dividends declared payable in stock since organization.....	125,000 00
Total amount of the Company's stock owned by the directors at par value.....	47,280 00
Total amount of fire losses incurred during the year.....	24,441 92
Total amount of inland losses incurred during the year.....	177 82

*Business in the State of New York during the year.*

Fire risks written.....	\$1,907,015 73
Premiums received.....	16,348 87
Losses paid.....	798 00
Amount of losses incurred.....	1,796 08

## MECHANICS INSURANCE COMPANY.

## PHILADELPHIA, PA.

[Organized or incorporated April 19, 1854; commenced business May 4, 1854.]

FRANCIS McMANUS, *President.*JOHN H. DAVIS, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$92,000 00
Loans on bond and mortgage (first liens).....	155,150 00
Loans on bond and mortgage upon which more than one year's interest is due.....	1,300 00
Interest due and unpaid on bond and mortgage loans.....	182 00
Interest accrued thereon.....	2,820 49

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$109,000 00
Steubenville and Indiana Railroad bonds.....	25,250 00	26,500 00
Union Passenger Railway bonds.....	20,000 00	20,600 00
Lombard and South Streets Railway bonds.....	5,000 00	5,000 00
Phila. Wilmington and Baltimore R. R. bonds.....	5,000 00	5,700 00
Philadelphia and Reading Railroad bonds.....	20,000 00	20,550 00
Philadelphia and Reading Adjustment scrip.....	5,000 00	2,500 00
Pennsylvania Car Trust bonds.....	32,000 00	32,000 00
Allegheny Car Trust bonds.....	6,000 00	6,000 00
Iron Mountain Car Trust bonds.....	10,000 00	10,000 00
Philadelphia and Reading Car Trust bonds.....	20,000 00	20,000 00
Total par and market values.....	\$339,000 00	\$351,850 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Germantown Passenger Railway Co. of Philadelphia stock.....	\$5,000 00	\$7,300 00	\$10,000 00
North Pennsylvania Railroad Company of Philadelphia.....	5,000 00	6,100 00	
Total amounts.....	\$10,000 00	\$13,400 00	\$10,000 00
Cash in office, \$862.74; in bank, \$21,148.96; total.....			23,011 70
Interest due and accrued on stocks and bonds.....			2,098 88
Interest due and accrued on collateral loans.....			158 88

Premiums in due course of collection.....	\$3,635 55
Rents due and accrued .....	271 00

Aggregate amount of all actual, available Assets..... \$545,873 40

#### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,519 98
Losses unadjusted, including all reported and supposed losses.....	2,870 00

Net amount of unpaid losses and claims..... \$12,889 98

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$44,793 75
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	7,706 53

Total unearned premiums.....	53,469 28
Amount reclaimable on perpetual fire policies.....	187,012 01
Cash dividends to stockholders, unpaid.....	127 00
All other liabilities, viz.: Commissions and brokerage, \$1,210.57; return premiums, \$478.45; total.....	<u>1,689 02</u>

Total liabilities, except capital and net surplus.....	\$304,187 24
Joint-stock capital paid up in cash .....	250,000 00
Surplus beyond all liabilities.....	<u>91,685 16</u>

Aggregate Liabilities, including paid up capital and net surplus, \$545,873 40

#### III. INCOME DURING THE YEAR.

Gross cash premium received.....	\$105,033 79
Deduct reinsurance, rebate and return premiums .....	<u>12,493 29</u>

Net cash received for premiums (all fire).....	\$92,591 50
Interest received on bonds and mortgages .....	8,270 62
Interest and dividends received from all other sources.....	10,781 96
Received for rent.....	5,728 16
Income from all other sources.....	508 50
Deposit premiums received on perpetual fire risks.....	<u>\$3,921 26</u>

Aggregate Income received during the year in cash..... \$117,880 74

#### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$59,723 90
Deduct salvages and reinsurances .....	<u>163 66</u>

Net amount paid for losses (all fire).....	\$59,569 24
Dividends paid.....	24,873 00
Commissions and brokerage .....	18,515 92
Salaries and other charges of officers, clerks and other employes...	5,368 48
State, national and local taxes .....	5,577 73
All other payments .....	2,721 49
Deposit premiums returned on perpetual fire risks.....	<u>\$5,210 94</u>

Aggregate Expenditures during the year in cash..... \$111,920 86

#### V. MISCELLANEOUS.

##### *Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$7,573,571	\$80,574 73
Written or renewed in 1884 .....	10,968,869	104,329 50
Totals .....	\$18,542,440	\$187,904 23
Deduct expirations and cancellations.....	2,167,551	85,094 17
In force December 31, 1884.....	<u>\$16,374,889</u>	<u>\$102,810 06</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884	One year or less	\$8,509,490	\$88,525 50	1-9	\$44,763 75
1883	Two years	42,875	491 53	1-4	123 88
1884		46,400	568 41	3-4	436 81
1882	Three years	86,550	1,010 71	1-6	168 45
1883		159,543	1,879 63	1-2	939 92
1884	Four years	192,373	2,223 29	5-6	1,851 91
1884		10,823	189 79	7-8	166 07
1880	Five years	5,700	\$70 25	1-10	\$7 03
1881		22,100	717 50	8-10	315 25
1882		64,850	1,827 65	1-2	763 86
1883		67,128	1,870 38	7-10	1,809 23
1884		96,060	1,906 27	9-10	1,715 63
<b>Totals</b>		<b>\$9,884,293</b>	<b>\$102,180 06</b>		<b>\$53,469 28</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company	\$394,664 86
Total losses paid since organization	236,845 24
Total cash dividends declared since the Company commenced business	240,660 00
Total amount of the Company's stock owned by the directors at par value	79,025 00
Total amount loaned to stockholders and officers	32,100 00
Total amount of fire losses incurred during the year	66,447 95

*Business in the State of New York during the year.*

Fire risks written	\$4,918,511 00
Premiums received	87,763 89
Losses paid	11,881 24
Amount of losses incurred	15,541 07
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	381 80
Amount of taxes paid to various fire departments	563 71
Amount paid the Comptroller for taxes on premiums	323 00

## MERCANTILE INSURANCE COMPANY.

## CLEVELAND, OHIO.

[Organized November, 1871; commenced business December 23, 1871.]

WILLIAM J. GORDON, *President.*GEORGE A. TISDALE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Loans on bond and mortgage (first liens)	\$50,000 00
Interest due and unpaid on bond and mortgage loans	1,500 00
Interest accrued thereon	158 85

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value
United States bonds	\$108,000 00	\$119,126 25
Ohio State bonds	6,615 28	7,000 00
Lake Shore and Michigan Southern R. R. Co. stock	60,000 00	37,000 00
New York Cen. and Hud. R. R. Co. stock	10,000 00	8,550 00
Chicago and Northwestern R'y Co. stock	10,000 00	8,550 00
Chicago, Milwaukee and St. Paul R'y Co. stock	14,100 00	12,200 00
Clev., Col., Cinn. and Ind. R'y Co. stock	20,000 00	6,800 00
Cleveland and Pittsburgh R. R. Co. stock	5,000 00	6,900 00
Chicago, Mil. and St. Paul R. R. Co. bonds	5,000 00	6,100 00
Clev., Col., Cinn. and Ind. R'y Co. bonds	4,000 00	4,500 00
Cincinnati and Springfield R'y Co. bonds	11,000 00	12,800 00
Lake Shore and Michigan Southern R'y Co. bonds	1,800 00	1,600 00
<b>Total par and market values</b>	<b>\$365,215 28</b>	<b>\$381,436 25</b>

281,436 25

Cash in office, \$2,836.40; in bank, \$39,826.91; total	82,213 81
Interest due and accrued on stocks and bonds	150 00

Premiums in due course of collection.....	\$4,837 85
Bills receivable, not matured, taken for premiums.....	1,852 05

Aggregate amount of all actual, available Assets.....	<u>\$522,147 81</u>
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## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$17,400 00
Losses resisted, including interest, costs and expenses.....	1,100 00
Total amount of claims for losses.....	<u>\$18,500 00</u>
Deduct reinsurance thereon.....	500 00
Net amount of unpaid losses and claims.....	<u>\$18,000 00</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$44,107 98
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	19,387 33
Unearned premiums, at 50 per cent on inland navigation risks.....	1,355 20
Total unearned premiums.....	<u>64,820 54</u>
Salaries and other miscellaneous expenses, due and accrued.....	1,050 88
Commissions and brokerage, \$91.04; return premiums, \$106.89; premiums for reinsurance, \$477; miscellaneous items, \$737.08; total.....	<u>1,411 51</u>
Total liabilities, except capital and net surplus.....	<u>\$85,282 93</u>
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	<u>86,864 88</u>
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$522,147 81</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$123,681 94	\$47,908 01
Deduct reinsurance, rebate and return premiums.....	13,180 95	5,480 68
Net cash received for premiums.....	<u>\$110,470 99</u>	<u>\$42,413 33</u>
Interest received on bonds and mortgages.....		\$152,883 87
Interest and dividends received from all other sources.....		4,021 34
Aggregate Income received during the year in cash.....		<u>129,221 27</u>
		<u>\$169,125 98</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$73,657 95	\$36,414 01
Deduct salvages and reinsurances.....	2,386 11	2,460 81
Net amount paid for losses.....	<u>\$71,381 84</u>	<u>\$33,953 70</u>
Dividends paid.....		\$105,285 54
Commissions and brokerage.....		20,000 00
Salaries and other charges of officers, clerks and other employes...		20,902 92
State, national and local taxes.....		11,873 09
All other payments.....		8,816 51
Aggregate Expenditures during the year in cash.....		<u>7,702 42</u>
		<u>\$169,580 48</u>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883.....	\$10,408,587	\$123,408 44	\$20,000	\$1,375 00
Written or renewed in 1884.....	11,369,683	130,071 66	3,903,080	48,877 47
Totals.....	<u>\$21,778,310</u>	<u>\$253,480 10</u>	<u>\$23,923,080</u>	<u>\$50,253 47</u>
Deduct expirations and cancellations.....	10,885,435	115,866 90	3,860,580	47,064 90
In force December 31, 1884.....	\$10,792,775	\$126,613 20	\$21,500	\$2,187 57
Deduct amount reinsured.....	110,960	1,574 38	6,000	477 00
Net amount in force.....	<u>\$10,681,815</u>	<u>\$125,038 92</u>	<u>\$25,500</u>	<u>\$2,710 57</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,353,430 00	\$33,215 86	1-3	\$44,107 93
1883.....		19,500 00	199 87	1-4	49 97
1884.....	Two years.....	8,600 00	81 56	2-4	61 17
1883.....		708,511 00	7,815 79	1-6	1,303 63
1883.....	Three years.....	702,908 00	6,335 43	1-3	4,167 74
1884.....		840,019 00	10,361 94	5-6	8,543 28
1883.....	Four years.....	900 00	9 79	5-8	6 10
1884.....		5,000 00	126 14	7-8	110 37
1880.....		97,675 00	1,333 27	1-10	123 32
1881.....		164,713 00	2,113 00	3-10	633 90
1882.....	Five years.....	617,763 00	3,190 07	1-3	1,595 03
1883.....		123,300 00	1,613 53	7-10	1,273 00
1884.....		124,612 00	1,637 57	9-10	1,491 31
Totals.....		\$10,681,815 00	\$125,088 98		\$53,465 26

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,101,213 17
Total losses paid since organization.....	1,242,616 85
Total cash dividends declared since the Company commenced business.....	230,000 00
Total amount of the Company's stock owned by the directors at par value.....	137,500 00
Total amount loaned to stockholders and officers.....	50,000 00
Total amount of fire losses incurred during the year.....	72,319 71
Total amount of inland losses incurred during the year.....	33,743 61

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$1,225,833 00	\$34,410 00
Premiums received.....	12,783 37	2,669 69
Losses paid.....	2,669 99	4,527 93
Amount of losses incurred.....	3,159 08	521 94
Amount of taxes paid to various fire departments.....		\$37 85
Amount paid the Comptroller for taxes on premiums.....		110 40

## MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized February 11, 1823; commenced business May, 1823.]

GEORGE R. ROGERS, *President.*B. F. FIELD, Jr., *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$41,500 00
Interest accrued thereon.....	595 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Atlantic National Bank stock.....	\$10,000 00	\$15,100 00
City National Bank stock.....	20,000 00	21,800 00
Columbian National Bank stock.....	20,000 00	24,800 00
East National Bank stock.....	21,400 00	23,540 00
Globe National Bank stock.....	20,000 00	23,500 00
Hamilton National Bank stock.....	12,000 00	14,790 00
New England National Bank stock.....	16,000 00	23,080 00
North National Bank stock.....	20,000 00	23,800 00
Railroad National Bank stock.....	3,700 00	4,255 00
State National Bank stock.....	17,800 00	21,004 00



	Par value.	Market value.	
Suffolk National Bank stock.....	\$23,500 00	\$20,465 00	
Tremont National Bank stock.....	20,000 00	20,400 00	
Union National Bank stock.....	20,000 00	27,000 00	
Boston & Providence R. R. stock.....	20,000 00	38,800 00	
Lyman Mills stock.....	10,000 00	7,100 00	
United States bonds.....	15,000 00	18,300 00	
New Bedford R. R. bonds.....	20,000 00	26,000 00	
Boston & Albany R. R. bonds.....	20,000 00	38,700 00	
Boston & Maine R. R. bonds.....	10,000 00	12,200 00	
Fitchburg R. R. bonds.....	25,000 00	30,700 00	
Boston & Lowell R. R. bonds.....	25,000 00	29,500 00	
Boston City bonds.....	65,000 00	78,050 00	
Charlestown Water Loan bonds.....	10,000 00	11,600 00	
Total par and market values.....	<u>\$504,400 00</u>	<u>\$598,094 00</u>	
Cash in office, \$2,451 88; in bank, \$10,201.09; total.....			\$598,094 00
Interest due and accrued on stocks and bonds.....			12,652 47
Premiums in due course of collection.....			5,702 08
Bills receivable, not matured, taken for premiums.....			1,399 54
All other assets.....			29,218 41
Aggregate amount of all actual, available Assets.....			<u>4,350 68</u>
			<u>\$693,507 38</u>

## II LIABILITIES.

Net amount of unpaid losses and claims.....		\$19,494 97
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,545 46	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	20,950 14	
Unearned premiums, at 100 per cent, on marine risks.....	12,127 65	
Total unearned premiums.....		90,623 25
Salaries and other miscellaneous expenses, due and accrued.....		1,500 00
All other liabilities.....		209 00
Total liabilities, except capital and net surplus.....		\$120,827 22
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		172,690 16
Aggregate Liabilities, including paid up capital and net surplus.....		<u>\$693,507 38</u>

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received.....	\$138,540 08	\$73,494 41	
Deduct reinsurance, rebate and return premiums...	22,148 22	12,469 53	
Net cash received for premiums.....	<u>\$116,391 71</u>	<u>\$61,024 88</u>	
Interest received on bonds and mortgages.....			\$175,416 59
Interest and dividends received from all other sources.....			2,000 00
Income from all other sources.....			80,057 98
			775 44
Aggregate Income received during the year in cash..			<u>\$308,250 01</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$72,080 20	\$31,512 80	
Deduct salvages and reinsurances.....		112 24	
Net amount paid for losses.....	<u>\$72,080 20</u>	<u>\$31,700 26</u>	
Dividends paid.....			\$108,780 46
Commissions and brokerage.....			40,000 00
Salaries and other charges of officers, clerks and other employes..			30,623 06
State, national and local taxes.....			14,075 00
All other payments.....			5,266 73
			11,884 74
Aggregate Expenditures during the year in cash.....			<u>\$305,679 99</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1883.....	\$18,775,581	\$181,006 67	\$2,519,917	\$22,799 81
Written or renewed in 1884 .....	12,616,185	122,428 07	1,949,149	76,406 46
Totals.....	\$31,391,766	\$313,436 74	\$4,469,066	\$100,206 30
Deduct expirations and cancellations.....	14,545,664	144,055 80	2,856 061	81,928 65
In force December 31, 1884.....	\$16,845,982	\$169,881 44	\$1,618,015	\$18,277 65
Deduct amount reinsured .....	735,014	8,194 93	5,000	150 00
Net amount in force.....	\$16,110,968	\$161,686 53	\$1,603,015	\$18,127 65

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$2,964,633	\$101,060 80	1-2	\$50,545 46
1883.....		30,100	122 47	1-4	33 12
1884.....	Two years.....	12,600	89 10	2-4	66 52
1882.....		776,562	8,048 27	1-6	1,340 54
1883.....	Three years.....	744,699	8,431 48	1-2	4,215 74
1884.....		732,040	8,166 09	5-6	6,805 08
1880.....		428,096	4,831 41	1-10	482 14
1881.....		738,255	7,632 05	3-10	2,289 61
1882.....	Five years.....	702,175	6,775 05	1-3	3,887 52
1883.....		1,830,181	2,873 64	7-10	6,811 52
1884.....		596,647	6,181 16	9-10	5,518 05
Totals.....		\$16,110,968	\$161,686 53		\$81,495 60

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,915,746 60
Total losses paid since organization.....	4,470,289 51
Total cash dividends declared since the Company commenced business.....	1,894,500 00
Total dividends declared payable in stock since organization.....	1,000 00
Total amount of the Company's stock owned by the directors at par value.....	20,800 00
Total amount of fire losses incurred during the year.....	75,607 32
Total amount of marine and inland losses incurred during the year.....	32,500 00

*Business in the State of New York during the year.*

Fire risks written.....	\$2,754,787 00
Premiums received.....	10,006 28
Losses paid.....	14,782 59
Amount of losses incurred.....	15,696 73
Amount of taxes paid to various fire departments.....	257 48
Amount paid the Comptroller for taxes on premiums.....	114 30

## MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated February 18, 1856: commenced business April 18, 1856.]

HENRY POWLES, *President.*JAMES R. MULLIKIN, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$146,181 00
Loans on bond and mortgage (first liens).....	421,587 00
Loans on bond and mortgage upon which more than one year's interest is due.....	18,887 50
Interest due and unpaid on bond and mortgage loans.....	1,923 00
Interest accrued thereon.....	7,658 96

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$124,000 00	\$163,162 50
Newark City Street Improvement bonds.....	100,000 00	120,000 00
New Jersey State bonds.....	1,000 00	1,170 00
New Jersey Central Railroad bonds.....	25,000 00	25,000 00
Jersey City registered bonds.....	3,000 00	3,000 00
East Orange Street Improvement bonds.....	12,500 00	21,080 00
Elizabeth City Street Improvement bonds.....	18,050 00	8,000 00
Newark and Bloomfield Horse Car Railroad bonds.....	10,000 00	10,800 00
Orange and Newark Horse Car Railroad bonds.....	85,000 00	87,100 00
Long Branch Graded School bonds.....	15,000 00	18,000 00
Union School District bonds.....	1,800 00	1,872 00
Morris and Essex Railroad bonds.....	12,000 00	17,480 00
Citizens' Gas-Light Company bonds.....	13,500 00	13,770 00
Citizens' Gas-Light Company stock.....	5,000 00	5,500 00
Newark Gas-Light Company stock.....	10,000 00	14,000 00
Total par and market values.....	\$401,800 00	\$459,654 50

\$459,654 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Newark and N. Y. R. R. Co. bonds.....	\$4,500 00	\$4,950 00	\$3,500 00
Union Building & Loan Ass. stock.....	500 00	700 00	500 00
Newark City Nat. Bank stock.....	1,000 00	1,280 00	1,100 00
National State Bank stock.....	1,650 00	1,980 00	1,600 00
National Newark Banking Co. st'k.....	500 00	635 00	1,000 00
Newark City Nat. Bank stock.....	500 00	640 00	
Newark Gas-Light Co. stock.....	4,100 00	5,740 00	7,500 00
National Newark Banking Co. st'k.....	2,000 00	2,540 00	
Citizens' Gas-Light Co. stock.....	2,200 00	2,430 00	2,500 00
American Insurance Co. stock.....	370 00	592 00	
Manufacturers' National Bank st'k.....	4,000 00	3,000 00	2,500 00
Yonkers Gas-Light Co. stock.....	5,600 00	3,220 00	2,700 00
Newark City Nat. Bank stock.....	3,000 00	3,240 00	2,400 00
Newark City Nat. Bank stock.....	2,550 00	3,264 00	1,000 00
First mort., N. Y., W. S. & B. R. R. Co., bonds.....	10,000 00	3,800 00	2,000 00
First mort., N. Y., W. S. & B. R. R. Co., bonds.....	10,000 00	3,800 00	1,500 00
Total amounts.....	\$52,470 00	\$43,101 00	\$28,700 00

28,700 00

Cash in office, \$4,524.82; in bank, \$41,070.70; total.....	45,595 52
Interest due and accrued on stocks and bonds.....	9,474 47
Interest due and accrued on collateral loans.....	856 17
Premiums in due course of collection.....	66,634 59
Rents due and accrued.....	1,086 68

Aggregate amount of all actual, available Assets..... \$1,207,589 39

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$30,742 41
Losses unadjusted, including all reported and supposed losses.....	25,058 97
Losses resisted, including interest, costs and expenses.....	27,523 94
Net amount of unpaid losses and claims.....	\$78,324 32
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$340,951 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	124,597 80
Total unearned premiums.....	365,549 44
Amount reclaimable on perpetual fire policies.....	480 00
Principal unpaid on scrip ordered to be redeemed.....	5,197 00
Interest unpaid to scripholders, due or to become due.....	1,365 95
All other liabilities, viz.: Taxes and assessments, \$904.67; commissions and brokerage, \$8,899.69; return premiums, \$4,641.05; miscellaneous, \$1,225.21; total.....	15,670 62
Total liabilities, except capital and net surplus.....	\$466,887 33

Joint-stock capital paid up in cash.....	\$400,000 00
Surplus beyond all liabilities.....	840,702 06

Aggregate Liabilities, including paid up capital and net surplus, \$1,207,589 89

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$656,817 96
Deduct reinsurance, rebate and return premiums.....	74,586 69

Net cash received for premiums (all fire).....	\$582,219 27
Interest received on bonds and mortgages.....	26,013 44
Interest and dividends received from all other sources.....	25,090 25
Received for rent.....	5,208 12

Aggregate Income received during the year in cash..... \$638,531 08

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$305,458 11
Deduct salvages and reinsurances.....	5,889 88

Net amount paid for losses (all fire).....	\$390,068 88
Dividends paid.....	44,000 00
Scrip redeemed in cash, and interest paid on scrip.....	195 96
Commissions and brokerage.....	116,364 09
Salaries and other charges of officers, clerks and other employes ..	29,059 50
State, national and local taxes.....	21,868 90
All other payments.....	51,621 83

Aggregate Expenditures during the year in cash..... \$653,178 66

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$64,686,690	\$678,424 54
Written or renewed in 1884.....	61,176,233	659,691 75
Totals.....	\$125,812,923	\$1,338,116 29
Deduct expirations and cancellations.....	59,317,643	618,466 59
In force December 31, 1884.....	\$66,595,281	\$719,649 70
Deduct amount reinsured.....	600,892	5,889 89
Net amount in force.....	\$65,994,389	\$712,759 81

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$44,042,181	\$431,908 28	1-3	\$240,951 64
1883.....		143,633	1,439 57	1-4	359 89
1884.....	Two years.....	118,989	1,078 19	3-4	808 64
1883.....		4,600,679	43,219 25	1-6	7,203 21
1883.....	Three years.....	4,974,605	51,049 18	1-2	25,534 59
1884.....		5,513,795	56,333 95	5-6	48,615 79
1883.....		68,890	697 69	1-8	87 21
1883.....	Four years.....	69,350	627 71	3-8	235 39
1883.....		113,775	1,068 57	5-8	680 36
1884.....		59,941	1,014 86	7-8	897 56
1880.....		774,316	8,968 56	1-10	896 86
1881.....		1,095,469	12,540 43	3-10	3,762 18
1883.....	Five years.....	1,272,831	14,837 82	1-2	7,418 91
1883.....		1,443,734	16,550 59	7-10	11,585 41
1884.....		1,483,294	18,129 37	9-10	16,316 34
.....	Over five years.....	84,075	1,276 39	.....	515 51
.....	Perpetual.....	19,800	.....	.....	.....
Totals.....		\$65,994,389	\$712,759 81	.....	\$365,849 44

#### Scrip.

Balance of scrip outstanding.....	\$5,197 00
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*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,882,812 00
Total losses paid since organization.....	2,771,178 00
Total cash dividends declared since the Company commenced business.....	584,819 00
Total dividends declared payable in stock since organization.....	240,000 00
Total amount of the Company's stock owned by the directors at par value.....	68,800 00
Total amount loaned to stockholders and officers.....	18,000 00
Total amount of fire losses incurred during the year.....	407,457 78

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.
Georgia .....	\$35,000 00

*Business in the State of New York during the year.*

Fire risks written .....	\$12,952,956 00
Premiums received.....	95,719 50
Losses paid .....	57,657 12
Amount of losses incurred .....	68,672 02
Amount paid the Comptroller for taxes on premiums.....	746 64

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## MERCHANTS' INSURANCE COMPANY.

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### PROVIDENCE, R. I.

[Incorporated May 15, 1851; commenced business July, 1851.]

W. T. BARTON, *President.*

WILLIAM P. GOODWIN, *Secretary.*

Capital stock of the Company paid up, \$200,000.

#### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$30,500 00
Interest accrued thereon.....	145 83

*Stocks, etc., owned by the Company.*

	Par value.	Market value.
National Bank of Commerce stock.....	\$80,000 00	\$82,400 00
American National Bank stock.....	50,000 00	48,000 00
Merchants' National Bank stock.....	20,000 00	26,800 00
Globe National Bank stock.....	10,000 00	12,400 00
Providence Gas Company stock.....	22,350 00	32,223 00
Phoenix National Bank stock.....	10,000 00	18,000 00
Mechanics' National Bank stock.....	12,850 00	18,504 00
Manufacturers' National Bank stock.....	10,300 00	15,402 00
Delaware and Hudson Canal Co. stock.....	9,863 00	6,850 00
Total par and market values.....	\$326,263 00	\$361,579 00

261,579 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned
Phoenix National Bank, Prov., stock.....	\$300 00	\$540 00	\$500 00
American Wood Paper Co., Prov., stock.....	1,000 00	600 00	
Total amounts.....	\$1,300 00	\$1,140 00	\$500 00

Cash in office, \$2,934.26; in bank, \$94,001.19; total.....	96,935 45
Interest due and accrued on collateral loans and bank deposits....	689 35
Premiums in due course of collection.....	25,223 45
All other assets, viz.: Due for reinsurances on losses paid.....	2,059 53

Aggregate amount of all actual, available Assets..... **\$407,632 51**

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,557 99	
Losses unadjusted, including all reported and supposed losses.....	8,300 00	
Losses resisted, including interest, costs and expenses.....	1,950 00	
Net amount of unpaid losses and claims .....		\$27,907 99
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$87,108 95	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	37,053 70	
Unearned premiums, at 100 per cent, on marine risks.....	185 08	
Total unearned premiums.....		124,347 73
Salaries and other miscellaneous expenses, due and accrued.....		300 00
All other liabilities, viz.: Taxes and assessments, \$200.98; commissions and brokerage, \$1,808.88; total.....		2,009 31
Total liabilities, except capital and net surplus.....	\$154,565 03	
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		53,067 48
Aggregate liabilities, including paid up capital and net surplus, .....		\$407,632 51

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received .....	\$224,111 19	\$10,408 16	
Deduct reinsurance, rebate and return premiums....	25,661 56	368 48	
Net cash received for premiums .....	\$198,449 63	\$10,039 68	\$208,489 31
Interest received on bonds and mortgages.....			566 83
Interest and dividends received from all other sources.....			18,453 60
Income from all other sources.....			46 80
Aggregate Income received during the year in cash. ....			\$227,556 72

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$156,631 77	\$12,761 50	
Deduct salvages and reinsurances .....	8,015 25	22 34	
Net amount paid for losses.....	\$148,616 52	\$12,739 16	\$161,355 68
Dividends paid.....			6,000 00
Commissions and brokerage.....			37,817 26
Salaries and other charges of officers, clerks and other employes, rent, supplies and agency expenses.....			28,296 03
State, national and local taxes.....			6,952 48
Aggregate Expenditures during the year in cash.....			\$240,421 45

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883 .....	\$23,173,928	\$265,995 24	\$108,639	\$1,684 68
Written or renewed in 1884 .....	19,972,738	230,176 12	937,094	9,115 24
Totals.....	\$43,146,666	\$496,171 36	\$1,040,663	\$10,799 92
Deduct expirations and cancellations.....	21,618,178	245,387 92	1,022,304	10,614 28
In force December 31, 1884.....	\$20,527 488	\$250,808 44	\$17,759	\$185 04
Deduct amount reinsured .....	178,517	1,887,04		
Net amount in force.....	\$20,348,971	\$248,921 40		

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,689,293	\$174,217 90	1-2	\$87,108 95
1883.....		94,869	961 18	1-4	240 29
1884.....	Two years.....	57,606	517 53	3-4	384 15
1882.....		923,822	10,533 46	1-6	1,735 58
1883.....	Three years.....	1,176,812	12,695 84	1-2	6,347 92
1884.....		977,312	10,646 70	5-6	8,572 25
1881.....		229,995	2,330 50	1-8	291 31
1882.....	Four years.....	228,125	2,386 72	3-8	895 04
1883.....		201,560	2,103 91	5-8	1,814 90
1884.....		103,495	1,161 05	7-8	1,015 92
1880.....		483,398	5,766 78	1-10	576 68
1881.....		480,991	5,790 87	8-10	1,737 25
1882.....	Five years.....	592,913	7,153 70	1-2	3,576 85
1883.....		529,607	6,718 12	7-10	4,792 67
1884.....		674,172	8,932 14	9-10	5,838 93
<b>Total</b> .....		<b>\$30,848,971</b>	<b>\$348,916 40</b>		<b>\$194,162 69</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,053,916 64
Total losses paid since organization.....	3,470,914 84
Total cash dividends declared since the Company commenced business.....	590,000 00
Total amount of the Company's stock owned by the directors at par value.....	49,400 00
Total amount of fire losses incurred during the year.....	146,744 94
Total amount of marine losses incurred during the year.....	12,039 16

*Business in the State of New York during the year.*

Fire risks written.....	\$5,542,085 00
Premiums received.....	37,596 51
Losses paid.....	16,912 87
Amount of losses incurred.....	16,337 42
Amount of taxes paid to various fire departments.....	817 08
Amount paid the Comptroller for taxes on premiums.....	300 94

## MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

**DETROIT, MICH.**

[Organized or incorporated February 8, 1881; commenced business March 1, 1881.]

**FRANCIS PALMS, President.**

**E. C. PRESTON, Secretary.**

Capital stock of the Company paid up, \$200,000

**I. ASSETS.**

Loans on bond and mortgage (first liens).....	\$225,595 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$2,300.00 is in process of foreclosure)...	5,800 00
Interest due and unpaid on bond and mortgage loans.....	2,334 13
Interest accrued thereon.....	3,117 04

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Cheboygan Village Water bonds.....	\$12,500 00	\$12,500 00
Alpena School bonds.....	3,000 00	3,000 00
People's Savings Bank stock.....	5,000 00	5,500 00
<b>Total par and market values.....</b>	<b>\$20,500 00</b>	<b>\$21,000 00</b>
		<b>21,000 00</b>

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
National Bank, Kalamazoo, stock..	\$10,000 00	\$10,000 00	\$2,000 00
Cash in office, \$1,032.82; in bank, \$29,476.47; total.....			\$2,000 00
Interest due and accrued on stocks and bonds.....			80,508 79
Interest due and accrued on collateral loans.....			878 37
Premiums in due course of collection.....			14 78
Bills receivable, not matured, taken for premiums.....			22,084 87
All other assets.....			654 57
			1,419 34
Aggregate amount of all actual, available Assets.....			\$315,351 88

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,596 45
Losses unadjusted, including all reported and supposed losses.....	500 00
Net amount of unpaid losses and claims.....	\$5,096 45
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,678 42
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	18,542 00
Total unearned premiums.....	69,220 42
Total liabilities, except capital and net surplus.....	\$74,316 87
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	41,035 01
Aggregate Liabilities, including paid up capital and net surplus.....	\$315,351 88

## III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$142,799 62	\$5,678 49
Deduct reinsurance, rebate and return premiums....	24,582 58	4,985 91
Net cash received for premiums.....	\$118,217 09	\$722 58
Interest received on bonds and mortgages.....		\$118,939 67
Interest and dividends received from all other sources.....		15,894 24
		1,740 01
Aggregate Income received during the year in cash.....		\$136,578 92

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$86,959 50	\$128 12
Deduct salvages and reinsurances.....	8,594 78	
Net amount paid for losses.....	\$78,364 72	\$128 12
Commissions and brokerage.....		\$78,492 90
Salaries and other charges of officers, clerks and other employes..		18,114 76
State, national and local taxes.....		5,636 17
All other payments, viz.: Rent, \$1,500; agency expenses, \$9,189.74; miscellaneous, \$2,523.51; total.....		5,022 76
		18,218 25
Aggregate Expenditures during the year in cash.....		\$120,479 84

## V. MISCELLANEOUS.

	Fire risks.	Premiums.	Inland risks.	Premiums
In force December 31, 1883.....	\$7,219,730	\$91,914 96		
Written or renewed in 1884.....	11,746,219	152,290 02	\$204,465	\$5,678 40
Totals.....	\$18,965,949	\$244,205 00	\$204,465	\$5,678 40
Deduct expirations and cancellations.....	8,407,352	103,114 24	95,434	253 21
In force December 31, 1884.....	\$10,558,597	\$141,090 76	\$109,031	\$5,425 29
Deduct amount reinsured.....	6,662,435	8,594 72	109,031	4,668 76
Net amount in force.....	\$9,896,162	\$132,496 04		\$731 53



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,122,685	\$101,356 84	1-2	\$50,678 42
1883.....		8,850	75 09	1-4	18 77
1884.....	Two years.....	20,800	199 39	3-4	149 54
1883.....		599,868	6,364 61	1-6	1,060 77
1883.....	Three years.....	797,337	8,539 55	1-3	4,260 77
1884.....		1,255,097	12,681 70	5-6	11,401 41
1881.....	Four years.....	700	19 50	1-8	1 56
1884.....		3,000	105 00	7-8	91 87
1881.....		7,850	111 25	3-10	33 37
1883.....	Five years.....	33,300	457 68	1-2	228 84
1883.....		40,320	690 38	7-10	453 26
1884.....		53,075	903 05	9-10	811 84
Totals.....		\$2,896,162	\$132,496 04	.....	\$69,230 42

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$390,322 67
Total losses paid since organization.....	120,043 17
Total amount of the Company's stock owned by the directors at par value.....	67,350 00
Total amount of fire losses incurred during the year.....	85,677 83
Total amount of inland losses incurred during the year.....	128 12

*Business in the State of New York during the year.*

Fire risks written.....	\$2,262,048 00
Premiums received.....	22,722 77
Losses paid.....	19,155 19
Amount of losses incurred.....	19,656 19
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	278 57
Amount of taxes paid to various fire departments.....	412 10
Amount paid the Comptroller for taxes on premiums.....	170 82

## MILWAUKEE MECHANICS' MUTUAL INSURANCE COMPANY.

**MILWAUKEE, WIS.***[Organized or Incorporated February, 1863; commenced business April 1, 1868.]***CHRISTIAN PREUSSER, President.****ADOLF J. GRAMER, Secretary.****Capital stock of the Company paid up, \$200,000.****I. ASSETS.**

Market value of real estate owned, unincumbered .....	\$41,000 00
Loans on bond and mortgage (first liens).....	418,201 82
Interest accrued thereon.....	6,285 29

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$203,000 00	\$222,000 00
Milwaukee County, Wis., bonds.....	40,000 00	42,350 00
Brown County, Wis., bonds.....	44,500 00	45,000 00
Dodge County, Wis., bonds.....	14,000 00	14,000 00
Door County, Wis., bonds.....	6,000 00	6,400 00
Oshkosh City, Wis., bonds.....	30,000 00	35,400 00
St. Paul, Minn., Water bonds.....	100,000 00	104,735 00
Cream City, Milwaukee, stocks.....	4,435 00	4,435 00

Total par and market values.....	\$447,935 00	\$478,380 00
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478,380 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Cream City R. R. Co., Mil., stock ...	\$40,000 00	\$80,900 00	\$40,000 00
Mortgage and note, city property (double value) .....	2,700 00	12,400 00	2,700 00
Northern R. R. Co. bond .....	4,000 00	4,400 00	4,000 00
Ladington, Wells & Van Schaik Lumber Co., Chicago .....	187,250 00	274,500 00	100,000 00
<b>Total amounts .....</b>	<b>\$241,550 00</b>	<b>\$459,200 00</b>	<b>\$154,300 00</b>

Cash in office, \$6,590.86; in bank, \$68,624.06; total .....	75,214 92
Interest due and accrued on stocks and bonds .....	3,558 00
Interest due and accrued on collateral loans .....	2,000 00
Premiums in due course of collection .....	28,408 06

**Aggregate amount of all actual, available Assets .....** **\$1,207,618 09**

**II. LIABILITIES.**

Losses adjusted and unpaid, to become due .....	\$2,925 24
Losses unadjusted, including all reported and supposed losses .....	14,046 00
Losses resisted, including interest, costs and expenses .....	10,879 07

**Net amount of unpaid losses and claims .....** **\$27,850 31**

Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less .....	\$163,398 60
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	100,644 81

**Total unearned premiums .....** **\$264,042 91**

**Cash dividends to stockholders, unpaid .....** **18 70**

**Total liabilities, except capital and net surplus .....** **\$281,906 22**

**Joint-stock capital paid up in cash .....** **200,000 00**

**Surplus beyond all liabilities .....** **655,711 87**

**Aggregate Liabilities, including paid up capital and net surplus, .....** **\$1,207,618 09**

**III. INCOME DURING THE YEAR.**

Gross cash premiums received .....	\$419,075 43
Deduct reinsurance, rebate and return premiums .....	27,569 54

**Net cash received for premiums (all fire) .....** **\$392,105 88**

**Interest received on bonds and mortgages .....** **28,694 03**

**Interest and dividends received from all other sources .....** **24,439 07**

**Received for rent .....** **1,549 96**

**Income from all other sources .....** **863 50**

**Aggregate Income received during the year in cash .....** **\$447,152 44**

**IV. EXPENDITURES DURING THE YEAR.**

**Net amount paid for losses (all fire) .....** **\$204,787 09**

**Dividends paid .....** **9,987 00**

**Commissions and brokerage .....** **89,088 65**

**Salaries and other charges of officers, clerks and other employes ..** **28,956 66**

**State, national and local taxes .....** **12,644 34**

**All other payments .....** **28,582 26**

**Aggregate Expenditures during the year in cash .....** **\$378,946 00**

**V. MISCELLANEOUS.***Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$37,330,267	\$564,946 43
Written or renewed in 1884 .....	30,400,956	425,765 00
<b>Totals .....</b>	<b>\$67,731,223</b>	<b>\$990,611 43</b>
Deduct expirations and cancellations .....	25,113,463	356,483 00
<b>In force December 31, 1884 .....</b>	<b>\$42,617,760</b>	<b>\$634,128 42</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$32,465,267	\$326,797 20	1-2	\$163,398 00
1885.....		.....	66,338 02	1-6	11,056 33
1886.....		.....	79,400 41	1-2	39,700 20
1884.....		15,897,766	82,855 63	5-6	69,879 69
1880.....	Five years.....	.....	15,197 60	1-10	1,519 76
1881.....		.....	12,756 44	3-10	3,326 33
1882.....		.....	16,046 09	1-3	8,023 04
1883.....		4,265,787	18,694 86	7-10	13,037 40
1884.....		.....	15,112 17	9-10	13,600 96
Totals.....		\$42,618,760	\$684,198 42	.....	\$324,042 91

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,107,287 21
Total losses paid since organization.....	1,521,652 28
Total cash dividends declared since the Company commenced business.....	10,000 00
Total amount of the Company's stock owned by the directors at par value.....	91,580 00
Total amount loaned to stockholders and officers.....	84,400 00
Total amount of fire losses incurred during the year.....	211,890 40

*Business in the State of New York during the year.*

Fire risks written.....	\$2,675,619 00
Premiums received.....	24,475 29
Losses paid.....	2,455 42
Amount of losses incurred.....	3,205 42

## NATIONAL FIRE INSURANCE COMPANY.

## HARTFORD, CONN.

[Organized November 27, 1871; commenced business December 1, 1871.]

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$30,495 98
Loans on bond and mortgage (first liens).....	508,750 00
Interest due and unpaid on bond and mortgage loans.....	619 00
Interest accrued thereon.....	9,129 15

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$117,875 00
Hartford City (Capitol).....	25,000 00	31,250 00
Hartford City (Water).....	10,000 00	10,600 00
New Britain City.....	6,000 00	7,200 00
Rochester City.....	25,000 00	32,500 00
Lockport City.....	10,000 00	12,200 00
Buffalo City.....	15,000 00	18,450 00
Cleveland City.....	10,000 00	11,300 00
Detroit City.....	15,000 00	15,860 00
Meriden Town.....	10,000 00	10,500 00
West Middle School District, Hartford.....	25,000 00	29,500 00
St. Johnsbury and Lake Champlain R. R.....	20,000 00	22,000 00
Danbury and Norwalk R. R.....	10,000 00	10,200 00
Harlem River and Port Chester R. R.....	25,000 00	31,250 00
Erie Railway.....	20,000 00	23,800 00
Jackson, Lansing and Saginaw R. R.....	20,000 00	21,000 00
Clev., Col., Cincinnati and Indianapolis R. R.....	20,000 00	24,000 00
Chicago and Western Indiana R. R.....	20,000 00	20,000 00
Chicago and Northwestern R. R.....	20,000 00	22,200 00

	Par value.	Market value.
Chicago, Milwaukee and St. Paul R. R.	\$10,000 00	\$11,000 00
Chicago, Burlington and Quincy R. R.	10,000 00	10,800 00
Hannibal and St. Joseph R. R.	20,000 00	22,800 00
New York, New Haven and Hartford R. R. stock	40,000 00	72,000 00
N.-w York and Harlem R. R. stock	10,000 00	19,000 00
New York Central and Hudson River R. R. stock	50,000 00	43,500 00
Pennsylvania R. R. stock	29,150 00	29,150 00
Pittsburgh, Fort Wayne and Chicago R. R. stock	20,000 00	25,400 00
Cleveland and Pittsburgh R. R. stock	10,000 00	13,700 00
Illinois Central R. R. stock	11,700 00	13,228 00
Chicago, Burlington and Quincy R. R. stock	11,000 00	12,760 00
Chicago, Rock Island and Pacific R. R. stock	30,000 00	31,800 00
Metropolitan National Bank, N. Y., stock	10,000 00	5,000 00
Central National Bank, N. Y., stock	5,000 00	5,750 00
Farmers' & Mechanics' Nat. Bank, Hartford, stock	15,000 00	16,500 00
Charter Oak National Bank stock	10,000 00	14,500 00
Hartford National Bank stock	30,000 00	52,500 00
Phoenix National Bank stock	30,000 00	45,000 00
Etna National Bank stock	21,500 00	25,800 00
City National Bank stock	5,000 00	3,500 00
Mercantile National Bank stock	5,000 00	5,250 00
National Exchange Bank stock	12,250 00	16,798 00
Second National Bank, New Haven, stock	5,000 00	7,750 00
Thames National Bank, Norwich, stock	10,000 00	14,000 00
National Bank of the Republic, Boston, stock	7,500 00	9,750 00
Boston National Bank, Boston, stock	7,000 00	7,840 00
St. Paul National Bank, St. Paul stock	7,000 00	7,000 00
Merchants' Bank, St. Louis, stock	250 00	175 00
Willimantic Linen Company stock	8,000 00	11,200 00

Total par and market values..... \$344,450 00 \$1,024,634 00 **\$1,024,634 00**

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y. Elevated R. R. bonds	\$2,000 00	\$2,340 00	\$1,440 00
N. Y., N. H. & Hartford R. R. bonds	530 00	900 00	400 00
Hartford Gas Co. stock	125 00	145 00	
Adams Express Co. stock	1,500 00	1,875 00	1,800 00
Hartford & W. H. R. R. stock	600 00	630 00	14,450 00
Travelers' Ins. Co. stock	22,100 00	59,670 00	
Total amounts	<u>\$26,825 00</u>	<u>\$65,560 00</u>	<u>\$18,090 00</u>

Cash in bank..... 18,090 00  
Interest due and accrued on bonds..... 129,695 25  
Interest due and accrued on collateral loans..... 7,443 83  
Premiums in due course of collection..... 452 25  
..... 46,000 00

Aggregate amount of all actual, available Assets..... \$1,770,802 96

#### II. LIABILITIES.

Losses adjusted and unpaid, to become due	\$14,364 24
Losses unadjusted, including all reported and supposed losses	80,302 59
Losses resisted, including interest, costs and expenses	6,000 00

Net amount of unpaid losses and claims..... **\$50,666 83**

Unearned premiums, at 50 per cent of premiums on fire risks run- one year or less	\$177,566 51
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	116,823 19

Total unearned premiums..... 293,889 70

Total liabilities, except capital and net surplus	\$344,556 53
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities	425,746 48

Aggregate Liabilities, including paid up capital and net surplus, \$1,770,802 96

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$490,081 85	
Deduct reinsurance, rebate and return premiums.....	88,323 02	
Net cash received for premiums (all fire).....		\$451,709 23
Interest received on bonds and mortgages.....		80,807 74
Interest and dividends received from all other sources.....		61,456 87
Income from all other sources.....		2,950 50
Aggregate Income received during the year in cash.....		<u>\$546,424 34</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$340,086 51	
Deduct salvages and reinsurances.....	3,108 28	
Net amount paid for losses (all fire).....		\$236,870 28
Dividends paid.....		100,000 00
Commissions and brokerage.....		69,256 87
Salaries and other charges of officers, clerks and other employes...		83,261 14
State, national and local taxes.....		12,924 45
All other payments.....		28,876 85
Aggregate Expenditures during the year in cash.....		<u>\$481,189 09</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$45,850,818	\$517,468 11
Written or renewed in 1884.....	40,781,906	490,081 85
Totals.....	<u>\$86,132,280</u>	<u>\$1,007,519 96</u>
Deduct expirations and cancellations.....	38,418,818	423,190 64
In force December 31, 1884.....	\$47,713,908	\$575,329 88
Deduct amount reinsured.....	367,324	3,291 42
Net amount in force.....	<u>\$47,426,668</u>	<u>\$572,087 90</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$37,630,287	\$355,133 02	1-3	\$177,566 51
1883.....		169,508	1,772 77	1-4	443 19
1884.....	Two years.....	70,693	819 76	2-4	614 82
1883.....		3,313,428	33,641 82	1-6	5,606 97
1883.....	Three years.....	3,555,240	38,083 17	1-2	19,241 06
1884.....		4,463,618	48,810 46	5-6	40,675 37
1881.....		150,950	1,569 55	1-8	196 19
1883.....		181,945	1,808 71	3-8	676 29
1883.....	Four years.....	246,082	2,495 82	5-8	1,559 80
1884.....		160,908	1,736 07	7-8	1,519 58
1880.....		980,105	11,261 74	1-10	1,126 17
1881.....		1,561,530	17,060 80	2-10	5,118 24
1883.....	Five years.....	1,979,547	21,080 90	1-2	10,540 45
1883.....		1,547,307	18,224 90	7-10	12,764 43
1884.....		1,416,535	17,933 81	9-10	16,140 42
Totals.....		<u>\$47,426,668</u>	<u>\$572,087 90</u>	.....	<u>\$326,999 70</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,787,014 09
Total losses paid since organization.....	2,278,354 71
Total cash dividends declared since the Company commenced business.....	977,000 00
Total dividends declared payable in stock since organization.....	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	100,000 00
Total amount loaned to stockholders not officers.....	16,250 00
Total amount of fire losses incurred during the year.....	<u>236,870 28</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$4,389,800 00
Premiums received.....	43,957 48
Losses paid.....	34,702 08
Amount of losses incurred.....	88,910 57
Amount of taxes paid to various fire departments.....	779 80
Amount paid the Comptroller for taxes on premiums.....	<u>\$49 18</u>

# NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 24, 1873; commenced business January 1, 1873.]

GEORGE F. OSBORNE, *President*.

EUGENE B. HINKLEY, *Secretary*

Capital stock of the Company paid up, \$800,000.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$10,000 00	\$11,300 00
Tremont National Bank stock.....	70,000 00	71,400 00
Union National Bank stock.....	10,000 00	13,525 00
Globe National Bank stock.....	5,000 00	4,775 00
Massachusetts National Bank stock.....	10,000 00	10,325 00
Hamilton National Bank stock.....	10,000 00	12,325 00
Suffolk National Bank stock.....	12,000 00	12,590 00
Revere National Bank stock.....	12,000 00	14,520 00
Everett National Bank stock.....	5,000 00	4,550 00
Shoe and Leather National Bank stock.....	7,500 00	7,125 00
Hide and Leather National Bank stock.....	5,000 00	5,650 00
Atlas National Bank stock.....	10,000 00	11,500 00
State National Bank stock.....	10,000 00	11,325 00
Columbian National Bank stock.....	4,200 00	5,250 00
Howard National Bank stock.....	5,000 00	5,650 00
New England National Bank stock.....	16,000 00	22,080 00
Faneuil Hall National Bank stock.....	6,500 00	8,425 25
Old Boston National Bank stock.....	10,000 00	12,100 00
National Bank of Redemption stock.....	10,000 00	11,900 00
National Bank of the Republic stock.....	10,000 00	12,100 00
National Bank of Commerce stock.....	12,000 00	14,950 00
Boston and Marine Railroad bonds.....	6,000 00	7,280 00
Burlington and Mis. in Nebraska, Railroad bonds.....	24,000 00	26,080 00
Fitchburg Railroad bonds.....	10,000 00	12,250 00
Union Pacific Railroad bonds.....	10,000 00	11,000 00
Oregon Railway and Navigation Company bonds.....	10,000 00	11,000 00
Brookline Water Loan bonds.....	10,000 00	12,100 00
City of Fitchburg bonds.....	30,000 00	34,500 00

Total par and market values..... \$351,300 00 \$402,310 50

Cash in office, \$7,120.27; in bank, \$14,561.90; total .....	\$402,310 50
Interest due and accrued on stocks and bonds.....	21,682 17
Premiums in due course of collection .....	2,955 00
Bills receivable, not matured, taken for premiums .....	21,205 87
	<u>4,831 04</u>

Aggregate amount of all actual, available Assets..... \$452,984 08

*Items not admitted as Available Assets.*

Premiums over three months due .....

\$226 81

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... \$5,500 00

Losses resisted, including interest, costs and expenses..... 500 00

Net amount of unpaid losses and claims .....

\$6,000 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....

\$74,011 08

Unearned premiums, *pro rata*, on fire risks running more than one year.....

17,765 76

Unearned premiums, at 100 per cent, on marine risks.....

4,461 50

Total unearned premiums.....

96,238 34

Commissions and brokerage.....

2,350 00

Total liabilities, except capital and net surplus..... \$104,588 34

Joint-stock capital paid up in cash .....	\$800,000 00
Surplus beyond all liabilities.....	48,895 74
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$452,984 08</b>

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received.....	\$181,493 89	\$15,023 75	
Deduct reinsurance, rebate and return premiums...	17,253 12	447 04	
<b>Net cash received for premiums.....</b>	<b>\$164,241 77</b>	<b>\$14,576 71</b>	<b>\$178,817 48</b>
Interest and dividends received from all sources .....			22,945 50
Income from all other sources.....			2,709 06
<b>Aggregate income received during the year in cash .....</b>			<b>\$204,472 04</b>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$165,874 01	\$4,836 18	
Deduct salvages and reinsurances.....	640 29		
<b>Net amount paid for losses .....</b>	<b>\$165,233 80</b>	<b>\$4,836 18</b>	<b>\$170,069 98</b>
Dividends paid.....			15,000 00
Commissions and brokerage.....			26,753 20
Salaries and other charges of officers, clerks and other employes..			16,331 48
State, national and local taxes.....			4,891 62
All other payments.....			5,653 83
<b>Aggregate Expenditures during the year in cash.....</b>			<b>\$238,199 61</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883.....	\$12,870, 136	\$179,385 84	\$848,661	\$12,451 98
Written or renewed in 1884.....	14,026,639	179,377 89	203,775	11,004 32
<b>Totals.....</b>	<b>\$26,896,775</b>	<b>\$358,763 73</b>	<b>\$1,052,436</b>	<b>\$23,456 30</b>
Deduct expirations and cancellations.....	14,804,355	175,810 50	912,336	19,094 80
<b>In force December 31, 1884.....</b>	<b>\$12,592,420</b>	<b>\$182,933 14</b>	<b>\$145,100</b>	<b>\$4,461 50</b>
Deduct amount reinsured.....	7,490	66 08		
<b>Net amount in force.....</b>	<b>\$12,584,930</b>	<b>\$182,867 06</b>		

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1864.....	One year or less.....	\$10,412,647	\$148,022 15	1-2	\$74,011 08
1868.....		31,807	713 27	1-4	178 31
1874.....	Two years.....	35,213	757 13	3-4	557 85
1882.....		243,680	4,347 38	1-6	734 56
1883.....	Three years.....	264,362	5,380 22	1-3	2,690 11
1884.....		243,306	5,423 17	5-6	4,523 46
1881.....		11,525	97 92	1-6	12 34
1882.....	Four years.....	1,740	64 74	3-8	24 38
1883.....		17,877	247 16	5-8	154 47
1884.....		10,545	132 16	7-8	115 64
1880.....		222,748	3,325 72	1-10	33 26
1881.....		163,586	2,408 70	3-10	722 61
1882.....	Five years.....	321,435	4,434 73	1-2	2,217 36
1883.....		350,573	5,073 72	7-10	3,551 60
1884.....		167,427	2,499 97	9-10	2,249 98
<b>Totals.....</b>		<b>\$12,592,420</b>	<b>\$182,933 14</b>	<b>.....</b>	<b>\$91,776 84</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,220,623 80
Total losses paid since organization.....	1,498,481 48
Total cash dividends declared since the Company commenced business .....	318,000 00
Total amount of the Company's stock owned by the directors at par value.....	23,600 00
Total amount of fire losses incurred during the year .....	148,733 80
Total amount of marine losses incurred during the year.....	769 08

*Business in the State of New York during the year.*

Fire risks written.....	\$1,612,686 00
Premiums received.....	10,811 08
Losses paid .....	7,118 09
Amount of losses incurred .....	7,118 09
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	48 94
Amount of taxes paid to various fire departments.....	206 94
Amount paid the Comptroller for taxes on premiums.....	104 08

## NEWARK FIRE INSURANCE COMPANY.

NEWARK, N. J

[Organized or incorporated and commenced business May 14, 1810.]

CHARLES S. HAINES, *President.*JOHN J. HENRY, *Secretary.*

Capital stock of the Company paid up, \$250,000

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$54,800 00
Loans on bond and mortgage (first liens).....	252,037 58
Loans on bond and mortgage upon which more than one year's interest is due.....	6,250 00
Interest due and unpaid on bond and mortgage loans.....	1,896 50
Interest accrued thereon.....	8,648 07

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$231,000 00	\$235,190 00
Morris and Essex R. R. Co. stock.....	20,000 00	22,500 00
National Newark Banking Co. stock.....	7,700 00	10,265 00
Newark City National Bank stock.....	12,250 00	17,887 50
National State Bank stock.....	11,400 00	12,690 00
East Orange Improvement bond.....	5,198 41	5,518 00
Total par and market values.....	\$278,548 41	\$306,170 50

306,170 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Merchants Insurance Co. stock....	\$3,500 00	\$4,900 00	\$3,500 00
Bond and mortgage on property worth about \$30,000.....	15,000 00	15,000 00	4,500 00
Howard Savings Bank Book, \$1,000	2,000 00	2,350 00	2,000 00
National Newark Banking Co. stock, \$1,000.....			
Total amounts.....	\$30,500 00	\$22,250 00	\$10,000 00

10,000 00

Cash in office, \$1,275.59; in bank, \$27,705.26; total.....	28,980 85
Interest due and accrued on stocks and bonds .....	1,335 00
Interest due and accrued on collateral loans.....	226 80



Premiums in due course of collection .....	\$15,334 12
Bills receivable, not matured, taken for premiums .....	1,546 73
Rents due and accrued .....	320 00
<b>Aggregate amount of all actual, available Assets .....</b>	<b>\$681,541 15</b>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$2,789 38
Losses unadjusted, including all reported and supposed losses .....	11,615 00
Losses resisted, including interest, cost and expenses .....	2,781 96
<b>Net amount of unpaid losses and claims .....</b>	<b>\$17,186 34</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$37,793 69
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	37,888 69
<b>Total unearned premiums .....</b>	<b>105,682 38</b>
Cash dividends to stockholders, unpaid .....	7,670 51
Commissions and brokerage .....	3,066 82
<b>Total liabilities, except capital and net surplus .....</b>	<b>\$138,608 05</b>
Joint-stock capital paid up in cash .....	250,000 00
Surplus beyond all liabilities .....	297,935 10
<b>Aggregate Liabilities, including paid up capital and net surplus, .....</b>	<b>\$681,541 15</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$173,815 39
Deduct reinsurance, rebate and return premiums .....	17,944 05
<b>Net cash received for premiums (all fire) .....</b>	<b>\$160,871 34</b>
Interest received on bonds and mortgages .....	14,768 16
Interest and dividends received from all other sources .....	12,036 65
Received for rent .....	1,303 50
<b>Aggregate Income received during the year in cash .....</b>	<b>\$188,979 65</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$96,354 19
Deduct salvages and reinsurance .....	4,115 21
<b>Net amount paid for losses (all fire) .....</b>	<b>\$92,238 98</b>
Dividends paid .....	26,725 25
Commissions and brokerage .....	82,765 02
Salaries and other charges of officers, clerks and other employes ..	9,780 60
State, national and local taxes .....	7,650 29
All other payments, viz.: Repairs and fuel, \$697.01; books, stationery and advertising, \$2,839.52; profits and loss, \$3,574.59; miscellaneous, \$2,787.91; total .....	9,899 08
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$179,059 17</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$23,708,169	\$227,737 53
Written or renewed during the year .....	22,138,276	179,373 81
<b>Totals .....</b>	<b>\$47,846,445</b>	<b>\$407,110 34</b>
Deduct those expired and marked off as terminated .....	22,954,353	190,478 19
<b>In force at the end of the year .....</b>	<b>\$24,892,092</b>	<b>\$316,632 15</b>
Deduct amount reinsured .....	445,580	2,808 06
<b>Net amount in force .....</b>	<b>\$24,446,512</b>	<b>\$313,824 09</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$15,746,533	\$135,537 88	1-2	\$67,793 69
1883.....	Two years.....	49,437	373 38	1-4	93 09
1884.....		128,030	913 98	3-4	685 49
1882.....	Three year.....	1,973,348	16,899 00	1-6	2,816 50
1883.....		1,981,576	16,918 56	1-2	8,459 28
1884.....		2,483,657	19,601 39	5-6	16,384 50
1881.....	Four years.....	18,650	178 06	1-8	22 26
1882.....		28,375	273 27	3-8	102 10
1883.....		4,350	30 96	5-8	19 35
1884.....		3,850	38 05	7-8	33 29
1880.....	Five years.....	537,506	5,564 27	1-10	556 43
1881.....		549,550	6,594 13	3-10	1,978 23
1882.....		363,933	3,822 00	1-2	1,946 00
1883.....		265,895	2,639 11	7-10	1,847 37
1884.....		330,793	3,327 56	9-10	2,994 80
Totals.....		\$34,445,373	\$312,829 09	.....	\$105,082 38

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$2,763,817 34
Total losses paid since organization .....	1,080,681 51
Total cash dividends declared since the Company commenced business .....	478,051 00
Total amount of the company's stock owned by the directors at par value. ....	25,810 00
Total amount of fire losses incurred during the year.....	92,590 17

*Business in the State of New York during the year.*

Fire risks written.....	\$6,709,899 31
Premiums received.....	53,447 83
Losses paid .....	29,723 38
Amount of losses incurred.....	31,674 88
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .....	230 98
Amount of taxes paid to various fire departments.....	590 73
Amount paid the Comptroller for taxes on premiums .....	277 07

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

## MANCHESTER, N. H.

[Organized or incorporated 1869; commenced business April, 1870.]

JAMES A. WESTON, *President.*JOHN C. FRENCH, *Secretary.*

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

Loans on bonds and mortgages (first liens) ..... \$107,196 86

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States Government bonds .....	\$310,000 00	\$353,700 00
Manchester, N. H., City bonds.....	47,200 00	55,500 00
St. Louis, Mo., City bonds .....	12,000 00	12,360 00
Chicago, Ill., City bonds .....	10,000 00	12,000 00
Zanesville, O., City bonds.....	10,000 00	11,000 00
Marietta, O., City bonds.....	16,000 00	11,500 00
Concord, N. H., City bonds.....	1,500 00	1,600 00
Brainerd Water Company bonds.....	5,000 00	5,500 00
Michigan Air Line Railroad bonds.....	10,000 00	11,300 00
Maine Central Railroad bonds.....	10,000 00	12,000 00
Burlington and Mis. River (in Iowa) R. R. bonds...	10,000 00	11,500 00
Chicago, Burlington and Quincy Railroad bonds .....	15,000 00	19,200 00
Chic., Burl. and Quincy R. R. (Den. Ex.) bonds. ....	10,000 00	9,800 00
Jackson, Lansing and Saginaw Railroad bonds. ....	10,000 00	11,200 00
New York and New England Railroad bonds.....	10,000 00	10,400 00
New York and New England Railroad bonds.....	10,000 00	9,400 00

	Par value.	Market value.
Union Pacific Railroad bonds .....	\$25,000 00	\$39,250 00
Union Pacific Trust bonds .....	10,000 00	9,500 00
Oregon Short Line Railroad bonds .....	10,000 00	8,700 00
Boston, Concord and Montreal Railroad bonds .....	62,000 00	66,340 00
Chic., Clinton and Dubuque, Minn., R. R. bonds .....	10,000 00	13,000 00
State of New Hampshire bonds .....	10,000 00	13,000 00
Hillsboro' County, N. H., bonds .....	5,000 00	5,600 00
C. and W. Michigan Railroad bonds .....	25,000 00	23,000 00
Suncook Valley Railroad stock .....	4,000 00	4,600 00
Merchants' Nat'l Bank, Manchester, N. H., stock .....	10,000 00	12,500 00
New York Central and Hudson River R. R. stock .....	10,000 00	8,400 00
Norwich and Worcester Railroad stock .....	3,100 00	4,960 00
Pemigewasset Valley Railroad stock .....	26,000 00	24,600 00
Chicago, Burlington and Quincy Railroad stock .....	44,000 00	50,600 00
Total par and market values .....	<u>\$644,800 00</u>	<u>\$733,410 00</u>

\$733,410 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chic. and W. Michigan R. R. stock .....	\$2,500 00	\$1,000 00	\$100 00
Boston, Concord and Montreal R. R. stock .....	22,500 00	20,250 00	12,000 00
Manchester and Lawrence Railroad stock .....	800 00	1,320 00	3,000 00
Moline Plow Co., Moline, Ill., stock .....	2,000 00	2,000 00	
Nashua Card and Glazed Paper Co. stock .....	2,500 00	3,750 00	3,750 00
N. Y. C. and H. River R. R. stock .....	5,000 00	4,250 00	7,200 00
Lake Shore and Michigan Southern Railroad stock .....	5,000 00	3,000 00	
Manchester Mills stock .....	500 00	650 00	3,000 00
Boston Water Power Company, People's Savings Bank Book No. 633, Manchester, N. H., bal. \$2,419.42 .....		800 00	
Manchester and Lawrence Railroad stock .....	10,000 00	16,500 00	10,000 00
Chic., Burl. and Quincy R. R. stock .....	12,000 00	13,680 00	10,000 00
Chic., Burl. and Quincy R. R. stock .....	5,000 00	5,700 00	6,500 00
Nashua Card and Glazed Paper Co. stock .....	1,500 00	2,250 00	
Pullman Palace Car Company stock .....	3,600 00	3,780 00	3,100 00
Amoskeag Manufacturing Co. stock .....	1,000 00	1,897 50	1,533 50
Guaranty Savings Bank, Manchester, N. H., stock .....	1,200 00	1,200 00	2,050 00
N. Y. C. and H. River R. R. stock .....	2,400 00	2,040 00	
Chic., Burl. and Quincy R. R. stock .....	400 00	560 00	2,050 00
Guaranty Savings Bank, Manchester, N. H., stock .....	1,400 00	1,400 00	
Total amounts .....	<u>\$79,300 00</u>	<u>\$89,246 92</u>	<u>\$82,262 50</u>

62,262 50

Cash in office, \$3,308.97; in bank, \$39,767.20; total .....

43,076 17

Interest due and accrued on stocks and bonds .....

5,258 00

Interest due and accrued on collateral loans .....

1,915 00

Premiums in due course of collection .....

61,461 42

Aggregate amount of all actual, available Assets .....

\$1,014,579 95

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$27,300 00
Losses unadjusted, including all reported and supposed losses. ....	11,140 50
Losses resisted, including interest, costs and expenses .....	2,300 00

Net amount of unpaid losses and claims .....

\$40,740 50

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....

\$155,216 31

Unearned premiums, *pro rata*, on fire risks running more than one year .....

92,370 47

Total unearned premiums .....

247,486 68

Commissions and brokerage .....

12,292 27

Total liabilities, except capital and net surplus .....

\$300,519 45

Joint-stock capital paid up in cash .....	\$500,000 00
Surplus beyond all liabilities.....	214,060 50

Aggregate liabilities, including paid up capital and net surplus, \$1,014,579 95

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$563,258 90
Deduct reinsurance, rebate and return premiums.....	98,478 12

Net cash received for premiums (all fire).....	\$464,775 78
Interest received on bonds and mortgages and interest and dividends from all other sources.....	49,481 87

Aggregate Income received during the year in cash..... \$514,257 15

### IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$278,617 46
Dividends paid .....	40,000 00
Commissions and brokerage.....	88,863 20
Salaries and other charges of officers, clerks and other employes ..	24,025 08
State, national and local taxes.....	15,678 08
All other payments .....	28,886 67

Aggregate Expenditures during the year in cash..... \$476,070 39

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$37,874,300	\$456,118 58
Written or renewed in 1884.....	49,584,540	560,658 90
<b>Totals.....</b>	<b>\$87,708,540</b>	<b>\$1,016,777 48</b>
Deduct expirations and cancellations.....	44,687,749	511,559 16
In force December 31, 1884.....	\$43,040,791	\$505,218 32
Deduct amount reinsured.....	2,030,400	21,372 87
<b>Net amount in force.....</b>	<b>\$41,034,391</b>	<b>\$483,845 45</b>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year.....	\$35,895,370	\$310,432 42	1-2	\$155,216 21
1883.....	Two years.....	101,138	1,093 97	1-4	274 49
1884.....	Two years.....	116,917	1,159 05	3-4	869 28
1883.....	Three years.....	618,388	9,332 89	1-6	1,553 81
1883.....	Three years.....	1,034,840	10,203 90	1-3	5,101 45
1884.....	Three years.....	1,370,891	16,660 18	5-6	13,888 45
1881.....	Four years.....	943,497	9,082 64	1-8	1,129 08
1883.....	Four years.....	1,403,574	14,209 58	3-8	5,328 08
1883.....	Four years.....	918,677	9,139 07	5-8	5,705 65
1884.....	Four years.....	1,163,533	12,562 87	7-8	11,018 70
1884.....	Five years.....	1,462,888	17,047 28	1-10	1,704 72
1881.....	Five years.....	1,402,277	16,381 66	3-10	4,899 48
1883.....	Five years.....	1,540,230	17,624 93	1-2	8,894 46
1883.....	Five years.....	1,537,743	15,637 91	7-10	10,946 53
1884.....	Five years.....	2,014,533	22,868 11	9-10	21,031 29
<b>Totals.....</b>		<b>\$41,034,391</b>	<b>\$483,845 45</b>		<b>\$247,486 68</b>

#### Answers to General Interrogatories.

Total premiums received since the organization of the Company .....	\$3,197,908 00
Total losses paid since organization.....	1,686,113 33
Total cash dividends declared since the Company commenced business.....	284,000 00
Total amount of the Company's stock owned by the directors at par value.....	300,000 00
Total fire losses incurred during the year.....	264,925 68

#### Business in the State of New York during the year.

Fire risks written.....	\$3,487,991 00
Premiums received.....	68,470 42
Losses paid.....	50,731 03
Amount of losses incurred.....	43,453 51
Amount of taxes paid to various fire departments.....	304 26
Amount paid the Comptroller for taxes on premiums.....	551 59

## NORTH AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated December 19, 1872; commenced business January 1, 1873.]

ALBERT BOWKER, *President.*EUGENE E. PATRIDGE, *Secretary.*

Capital stock of the Company paid up, \$200,000

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$12,114 78
Loans on bond and mortgage (first liens).....	45,782 02
Interest accrued thereon.....	802 42

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$80,387 50
Chicago, Milwaukee and St. Paul R. R. Co. bonds..	5,000 00	6,050 00
Toledo, Delphos and Burlington R. R. Co. bonds...	5,000 00	675 00
Chicago, Burlington and Quincy R. R. Co. bonds...	9,000 00	8,855 00
Oregon Short Line R. R. Co. bonds.....	8,000 00	6,880 00
Northern Pacific R. R. Co. bonds.....	5,000 00	5,037 50
Union Pacific R. R. Co. bonds.....	6,000 00	5,400 00
Oregon Railway Navigation Co. debenture bonds ..	17,000 00	18,216 35
Columbian National Bank stock.....	5,000 00	6,250 00
Eliot National Bank stock.....	10,000 00	12,050 00
Globe National Bank stock.....	10,000 00	9,550 00
Merchants' National Bank stock.....	15,000 00	20,100 00
National City Bank stock.....	5,000 00	5,363 50
National Exchange Bank stock.....	1,700 00	1,912 50
National Hide and Leather Bank stock.....	2,900 00	3,291 50
Old Boston National Bank stock.....	12,500 00	15,125 00
Boston National Bank stock.....	12,800 00	15,456 00
Shoe and Leather National Bank stock.....	5,000 00	4,750 00
State National Bank stock.....	10,000 00	11,700 00
Suffolk National Bank stock.....	10,000 00	11,300 00

Total par and market values .....	\$205,900 00	\$228,878 75
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228,878 75

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. Co. bonds.....	\$1,000 00	\$1,100 00	\$1,000 00
United States bonds.....	500 00	565 62	125 00
Old Colony R. R. Co. stock.....	200 00	288 00	120 00
Eastern R. R. Co. bonds.....	10,000 00	11,500 00	10,000 00

Total amounts.....	\$11,700 00	\$13,453 62	\$11,245 00
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11,245 00

Cash in office, \$534.05; in bank, \$16,855.77; total .....

17,389 82

Interest due and accrued on stocks and bonds.....

1,344 17

Interest due and accrued on collateral loans .....

87 57

Premiums in due course of collection .....

14,414 73

All other assets, viz.: Rents due and accrued.....

102 40

Aggregate amount of all actual, available Assets.....	\$331,611 61
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$3,436 13
Losses unadjusted, including all reported and supposed losses..	2,357 50

Net amount of unpaid losses and claims.....	\$5,793 63
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\$5,793 63

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....

\$30,646 46

Unearned premiums, *pro rata*, on fire risks running more than one year.....

25,368 10

Total unearned premiums .....	\$56,014 56
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\$56,014 56

Salaries and other miscellaneous expenses, due and accrued.....	\$783 00
All other liabilities, viz.: Commissions and brokerage, \$2,032.15; miscellaneous, \$458.96; total.....	2,486 11
Total liabilities, except capital and net surplus.....	\$24,027 80
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	47,684 31
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$331,611 61</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$120,028 43
Deduct reinsurance, rebate and return premiums.....	32,856 77
Net cash received for premiums (all fire).....	\$97,786 65
Interest received on bonds and mortgages.....	4,810 56
Interest and dividends received from all other sources.....	12,647 00
Renta.....	270 09
Aggregate Income received during the year in cash.....	<u>\$114,964 80</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$54,682 24
Deduct salvages and reinsurances.....	3,984 98
Net amount paid for losses (all fire).....	\$50,697 26
Dividends paid.....	20,205 00
Commissions and brokerage.....	14,568 63
Salaries and other charges of officers, clerks and other employees ..	14,698 15
State, national and local taxes.....	5,181 06
All other payments.....	12,106 41
Aggregate Expenditures during the year in cash.....	<u>\$117,406 51</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$14,109,174	\$112,597 99
Written or renewed in 1884.....	12,263,477	124,391 69
Totals.....	\$26,372,651	\$237,989 68
Deduct expirations and cancellations.....	12,864 689	91,397 58
In force December 31, 1884.....	\$15,012,012	\$146,622 10
Deduct amount reinsured.....	590,163	4,719 83
Net amount in force.....	<u>\$14,421,849</u>	<u>\$141,902 27</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$6,601,045	\$79,292 93	1-2	\$39,646 47
1883.....		127,325	760 65	1-4	190 16
1884.....	Two years.....	124,174	1,086 13	2-4	814 60
1882.....		524,763	2,795 22	1-6	632 58
1886.....	Three years.....	789,876	5,624 66	1-3	2,812 33
1884.....		818,005	7,935 40	5-6	6,612 84
1881.....		10,000	77 73	1-8	9 71
1882.....	Four years.....	26,160	211 54	2-8	79 36
1886.....		26,175	260 88	5-6	156 76
1884.....		51,976	513 25	7-8	449 10
1880.....		525,231	5,420 20	1-10	542 02
1881.....		625,253	5,624 43	2-10	1,750 32
1882.....	Five years.....	1,302,504	10,036 20	1-2	5,019 10
1886.....		1,911,328	12,278 47	7-10	2,294 28
1884.....		578,391	7,783 63	9-10	7,004 37
Totals.....		<u>\$14,422,849</u>	<u>\$141,902 27</u>	.....	<u>\$75,014 56</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$309,493 68
Total losses paid since organization.....	277,100 43
Total cash dividends declared since the Company commenced business.....	230,000 00
Total amount of the Company's stock owned by the directors at par value.....	26,200 00
Total amount loaned to stockholders and officers.....	21,582 02
Total amount of fire losses incurred during the year.....	56,557 36

*Business in the State of New York during the year.*

Fire risks written.....	\$3,022,507 00
Premiums received.....	22,699 68
Losses paid.....	2,574 02
Amount of losses incurred.....	12,268 02
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	125 65
Amount of taxes paid to various fire departments.....	426 65
Amount paid the Comptroller for taxes on premiums.....	123 40

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

## MILWAUKEE, WIS.

[Incorporated February 20, 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, *President.*JOHN P. MCGREGOR, *Secretary*

Capital stock of the Company paid up, \$600,000.

## I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$247,500 00
Interest accrued thereon.....	2,089 68

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$420,000 00	\$512,000 00
Chl., Mil. and St. Paul R'way first mortgage bonds (Chl. Div.), 7 per cent. ....	150,000 00	192,000 00
Chl., Mil. and St. Paul R'way first mortgage bonds (Pr. Duch.), 8 per cent.....	15,000 00	19,500 00
Milwaukee County bonds, 8 per cent.....	16,200 00	13,468 00
Milwaukee City Water bonds, 7 per cent.....	4,000 00	4,480 00
Total par and market values.....	\$605,200 00	\$746,448 00

Cash in office, \$5,714.14; in bank, \$181,977.86; total .....	746,448 00
Interest due and accrued on bonds .....	187,691 50
Net premiums in due course of collection .....	1,034 60
	33,415 14

Aggregate amount of all actual, available Assets .... \$1,218,178 92

*Items not admitted as Available Assets.*

Boards of Trade memberships.....	\$3,200 00
Salvages.....	1,973 95
Total.....	\$5,173 95

## II. LIABILITIES.

Losses adjusted and unpaid, to become due.....	\$32,923 98
Losses unadjusted, including all reported and supposed losses....	30,090 00
Losses resisted, including interest, costs and expenses.....	3,225 00

Net amount of unpaid losses and claims..... \$66,238 98

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$153,085 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	196,554 16
Unearned premiums, at 100 per cent, on marine and inland risks....	500 00
Total unearned premiums .....	\$350,079 73
All other liabilities.....	8,105 17
Total liabilities, except capital and net surplus.....	\$409,423 83
Joint-stock capital paid up in cash .....	600,000 00
Surplus beyond all liabilities.....	208,755 09
Aggregate Liabilities, including paid up capital and net surplus, .....	\$1,218,178 92

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland	
Gross cash premiums received.....	\$518,685 54	\$27,851 25	
Deduct reinsurance, rebate and return premiums..	53,604 43	9,277 06	
Net cash received for premiums.....	\$465,081 12	\$18,574 19	\$483,605 81
Interest received on bonds and mortgages.....			11,695 74
Interest and dividends received from all other sources .....			88,829 28
Aggregate Income received during the year in cash .....			\$583,630 28

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$340,533 45	\$15,640 93	
Deduct salvages and reinsurances.....	423 21	2,965 75	
Net amount paid for losses .....	\$340,110 24	\$12,675 18	\$252,785 42
Dividends paid .....			60,000 00
Commissions and brokerage .....			82,068 64
Salaries and other charges of officers, clerks and other employes ..			42,780 81
State, national and local taxes.....			12,314 20
All other payments.....			43,238 95
Aggregate Expenditures during the year in cash.....			\$498,188 02

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$44,563,224	\$547,008 42	\$125,000	\$1,000 00
Written or renewed in 1884.....	47,561,795	520,580 87	3,381,943	27,851 25
Totals.....	\$92,125,019	\$1,067,589 29	\$3,506,943	\$38,851 25
Deduct expirations and cancellations.....	39,460,287	413,926 23	3,431,943	28,351 25
In force December 31, 1884.....	\$52,664,732	\$643,663 06	\$75,000	\$500 00
Deduct amount reinsured.....	196,607	2,320 08	.....	.....
Net amount in force.....	\$52,468,125	\$646,343 08	.....	.....

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$34,968,038	\$306,051 14	1-2	\$153,025 57
1883.....		5,131,078	53,274 76	1-6	3,712 46
1882.....	Three years.....	6,524,636	77,075 08	1-3	33,537 54
1881.....		8,367,841	94,808 52	5-6	79,007 10
1880.....		565,817	5,069 44	1-10	808 94
1881.....	Five years.....	873,877	13,069 15	3-10	3,920 74
1882.....		1,653,561	24,237 89	1-3	12,143 94
1883.....		1,932,104	23,974 53	7-10	20,232 37
1884.....		2,394,123	25,712 53	9-10	31,141 27
Totals.....		\$52,468,125	\$646,343 08	.....	\$349,579 72



*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$25,708,975 58
Total losses paid since organization.....	3,119,985 78
Total cash dividends declared since the Company commenced business.....	547,000 00
Total dividends declared payable in stock since organization.....	174,000 00
Total amount of the Company's stock owned by the directors at par value.....	228,400 00
Total amount of fire losses incurred during the year.....	252,087 45
Total amount of marine and inland losses incurred during the year.....	10,184 60

*Business in the State of New York during the year.*

Fire risks written.....	\$3,368,354 00
Premiums received.....	22,323 26
Losses paid.....	7,168 62
Amount of losses incurred.....	12,730 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	94 40
Amount of taxes paid to various fire departments.....	319 59
Amount paid the Comptroller for taxes on premiums.....	154 81

## ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 28, 1867; commenced business January, 1872.]

JOHN W. BROOKS, *President.*GEORGE W. LESTER, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$37,115 27
Loans on bond and mortgage (first liens).....	289,578 67
Interest due and unpaid on bond and mortgage loans.....	85 00
Interest accrued thereon.....	8,523 05

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
American National Bank, Hartford, stock.....	\$35,300 00	\$34,373 00
Aetna National Bank, Hartford, stock.....	12,300 00	14,640 00
Charter Oak National Bank, Hartford, stock.....	12,000 00	18,850 00
Farmers and Mechanics' Nat. Bank, Hartford, st'k.....	15,000 00	16,500 00
Mercantile National Bank, Hartford, stock.....	15,200 00	15,980 00
Phoenix National Bank, Hartford, stock.....	6,300 00	9,300 00
Exchange National Bank, Hartford, stock.....	2,300 00	12,369 00
City National Bank, Hartford, stock.....	12,000 00	9,240 00
Hartford National Bank, Hartford, stock.....	100,000 00	175,000 00
First National Bank, Hartford, stock.....	7,100 00	7,384 00
Conn. Trust and Safe Deposit Co., Hartford, stock.....	10,000 00	12,800 00
Thames National Bank, Norwich, stock.....	20,000 00	26,600 00
First National Bank, Norwich, stock.....	10,000 00	11,800 00
Rockville National Bank, Rockville, stock.....	600 00	780 00
Metropolitan National Bank, New York, stock.....	7,800 00	2,750 00
Mechanics' National Bank, New York, stock.....	7,850 00	10,079 25
N. Y., N. H. and Hartford R. R. Co. stock.....	20,000 00	52,500 00
Cleveland and Pittsburgh R. R. Co. stock.....	20,000 00	27,400 00
N. Y. C. and H. R. R. Co. stock.....	20,000 00	17,300 00
C. B. and Quincy R. R. Co. stock.....	11,000 00	12,650 00
Union Pacific R. R. Co. stock.....	5,000 00	2,200 00
Central Pacific R. R. Co. stock.....	10,000 00	2,350 00
Naugatuck R. R. Co. stock.....	2,000 00	5,250 00
Terre Haute and Logansport R. R. Co. bonds.....	10,000 00	11,000 00
C. M. and St. Paul R. R., I. and D. Ext. bonds.....	20,000 00	24,200 00
Indianapolis and Cincinnati R. R. Co. bonds.....	16,500 00	17,420 00
Dayton and Michigan R. R. Co. bonds.....	25,000 00	26,500 00
Vermont Valley R. R. Co. bonds.....	25,000 00	26,750 00
St. Johnsbury and Lake Champlain R. R. bonds.....	15,000 00	16,500 00
C. C. U. and I. R. R. (Consolidated) bonds.....	25,000 00	30,500 00
Kansas Pacific R. R., first consolidated bonds.....	10,000 00	9,200 00
Morris and Essex, R. R., first consolidated bonds.....	10,000 00	12,300 00

	Par value.	Market value.
County of Peoria, Ill., bonds.....	\$5,000 00	\$5,800 00
Town of Pawtucket, R. I., bonds.....	25,000 00	30,000 00
City of New Brunswick, N. J., bonds.....	10,000 00	11,000 00
City of Evansville, Ind., bonds.....	15,000 00	15,000 00
Atlantic Dock Co. bonds.....	2,000 00	2,720 00
Town of Norwich, Conn., bonds.....	60,000 00	75,000 00
City of Lockport, N. Y., bonds.....	10,000 00	12,000 00
City of Washington, Ind., bonds.....	2,000 00	2,900 00
City of Indianapolis, Ind., bonds.....	20,000 00	23,000 00
City of Des Moines, Iowa, bonds.....	10,000 00	11,500 00
Town of Windsor, Conn., bonds.....	5,000 00	5,300 00
Town of Windsor Locks, Conn., bonds.....	2,500 00	2,500 00
County of Wapello, Iowa, bonds.....	10,000 00	10,000 00
Salamanca, N. Y., School District No. 4, bonds....	12,000 00	12,650 00
Total par and market values.....	\$727,050 00	\$918,184 25

\$918,184 25

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Nat. Fire Ins. Co., Hartford, stock.....	\$2,500 00	\$3,225 00	\$600 00
Nat. Fire Ins. Co., Hartford, stock.....	1,600 00	1,875 00	1,350 00
Conn. Fire Ins. Co., Hartford, stock.....	2,000 00	2,200 00	1,250 00
Ætna Fire Ins. Co., Hartford, stock.....	400 00	2,900 00	700 00
Ætna Fire Ins. Co., Hartford, stock.....	300 00	675 00	500 00
Ætna Fire Ins. Co., Hartford, stock.....	1,500 00	2,375 00	2,520 00
Ætna Life Ins. Co., Hartford, stock.....	2,000 00	6,750 00	1,200 00
Ætna Fire Ins. Co., Hartford, stock.....	200 00	450 00	
American Nat. Bank, Hartford, st'k.....	750 00	1,090 00	
Charter Oak Nat. B'k, Hartford, st'k.....	500 00	725 00	1,880 00
First Nat. Bank, Hartford, stock.....	800 00	312 00	
Security Co., Hartford, stock.....	500 00	625 00	
Hartford Trust Co., Hartford stock.....	2,500 00	2,800 00	
Collins Co., Collinsville, stock.....	1,000 00	900 00	4,050 00
Am. Screw Co., Prov., R. I., stock.....	600 00	1,500 00	
Conn. Gen. Life Ins. Co., H't'd, st'k.....	2,500 00	4,025 00	2,000 00
Middlesex Co. Nat. B'k, M'twn, st'k.....	700 00	725 00	260 00
Adams Express Co. stock.....	2,400 00	2,000 00	1,250 00
Adams Express Co. stock.....	500 00	625 00	500 00
Adams Express Co. stock.....	2,800 00	2,500 00	
Morris & Essex R.R. Co., 1914, b'ds.....	2,000 00	2,700 00	4,000 00
Eagle L'k Co., Terry's, Conn., st'k.....	1,625 00	2,250 00	
Meriden Brit. Co., Meriden, Ct. st'k.....	250 00	1,025 00	5,000 00
N. Y. C. & H. R. R. Co., stock.....	1,000 00	860 00	
C. B. & Quincy R. R. Co. stock....	1,700 00	1,955 00	
N. Y., N. H. & H. R. R. Co., stock.....	4,600 00	2,220 00	1,000 00
Ætna Fire Ins. Co., Hartford, stock.....	1,000 00	2,260 00	800 00
Williamatic Linen Co., H'ford, st'k.....	2,500 00	11,290 00	
Billings & Spencer Co., H'ford, st'k.....	2,500 00	5,000 00	
Adams Express Co. stock.....	4,000 00	5,000 00	21,000 00
Ætna Fire Ins. Co., Hartford, stock.....	2,500 00	5,625 00	
Williamatic Linen Co., H'ford, st'k.....	25,750 00	25,310 00	
Russell & Erwin Manufacturing Co., New Britain, stock.....	2,500 00	10,500 00	20,000 00
Union Pacific R. R. Co. stock.....	10,000 00	4,600 00	1,050 00
Indianapolis & Cinn. R. R. Co. bds.....	2,000 00	2,120 00	2,000 00
Macoupin County Funding bonds..	1,000 00	1,000 00	
Indianapolis & Cinn. R. R. Co. bds.....	2,000 00	2,120 00	2,000 00
Keokuk & Des M. R. R. Co., 1922, bds.....	500 00	575 00	
Total amounts.....	\$102,975 00	\$142,401 00	\$27,210 00

87,210 00

Cash in office, \$3,950.63; in bank, \$78,932.63; total.....	82,883 26
Interest due and accrued on stocks and bonds.....	11,461 70
Interest due and accrued on collateral loans.....	1,525 32
Premiums in due course of collection.....	92,629 67
Rents due and accrued.....	300 00

Aggregate amount of all actual, available Assets..... \$1,474,443 19

## II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses.....	\$64,843 98
Losses resisted, including interest, costs and expenses.....	2,150 00

Net amount of unpaid losses and claims ..... \$66,493 98

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$308,797 96	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	111,900 60	
Total unearned premiums .....		\$321,698 56
Commissions and brokerage .....		12,774 43
Total liabilities, except capital and net surplus .....		\$400,965 92
Joint-stock capital paid up in cash .....		1,000,000 00
Surplus beyond all liabilities .....		78,477 27
Aggregate Liabilities, including paid up capital and net surplus, .....		<u>\$1,474,443 19</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$308,330 82	
Deduct reinsurance, rebate and return premiums .....	85,296 88	
Net cash received for premiums (all fire) .....		\$518,084 79
Interest received on bonds and mortgages .....		12,486 27
Interest and dividends received from all other sources .....		54,794 15
Received for rent .....		710 00
Aggregate Income received during the year in cash .....		<u>\$586,035 21</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$338,267 86	
Deduct salvages and reinsurances .....	6,660 18	
Net amount paid for losses (all fire) .....		\$316,597 25
Commissions and brokerage .....		88,741 06
Salaries and other charges of officers, clerks and other employes ..		89,852 39
State, national and local taxes .....		11,925 22
All other payments .....		48,096 70
Aggregate Expenditures during the year in cash .....		<u>\$504,712 62</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$42,853,987	\$644,008 84
Written or renewed in 1884 .....	47,370,498	612,654 02
Totals .....	\$90,224,485	\$1,162,722 86
Deduct expirations and cancellations .....	40,558,998	527,364 93
In force December 31, 1884 .....	\$49,677,517	\$686,487 88
Deduct amount reinsured .....	661,573	2,765 91
Net amount in force .....	<u>\$49,015,944</u>	<u>\$683,721 97</u>

*Recapitulation of Fire Risks and Premiums.*

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 ..	One year or less .....	\$30,516,897	\$419,586 92	1-2	\$308,797 96
1883 ..		87,684	980 56	1-4	245 14
1884 ..	Two years .....	75,471	785 17	3-4	566 88
1882 ..		2,324,333	33,440 51	1-6	5,673 43
1883 ..	Three years .....	2,697,880	39,364 26	1-2	19,732 14
1884 ..		4,884,895	50,620 32	5-6	42,183 32
1881 ..		123,959	1,297 02	1-6	162 13
1882 ..	Four years .....	154,692	1,490 46	3-6	535 17
1883 ..		123,261	1,197 15	5-6	746 22
1884 ..		146,977	1,266 66	7-6	1,222 05
1880 ..		638,728	10,541 48	1-10	1,054 14
1881 ..	Five years .....	1,191,742	15,343 26	3-10	4,602 85
1882 ..		1,313,481	16,972 28	1-2	8,466 14
1883 ..		1,829,586	17,261 26	7-10	12,028 87
1884 ..		1,296,296	16,226 74	9-10	14,604 07
Totals .....		<u>\$49,015,942</u>	<u>\$686,721 97</u>	.....	<u>\$321,698 56</u>

*Answers to General Interrogatories.*

Total net premiums received since the organization of the Company .....	\$4,296,950 83
Total losses paid since organization .....	2,535,161 65
Total cash dividends declared since the Company commenced business .....	605,000 00
Total dividends declared payable in stock since organization .....	100,000 00
Total amount of the Company's stock owned by the directors at par value .....	83,900 00
Total amount loaned to stockholders and officers .....	163,460 00
Total amount of fire losses incurred during the year .....	\$37,017 84

*Business in the State of New York during the year.*

Fire risks written .....	\$11,078,906 00
Premiums received .....	83,905 06
Losses paid .....	58,480 83
Amount of losses incurred .....	75,069 56
Amount of taxes paid to various fire departments .....	881 64
Amount paid the Comptroller for taxes on premiums .....	555 96

## PENNSYLVANIA FIRE INSURANCE COMPANY.

## PHILADELPHIA, PA.

[Incorporated March, 1835; commenced business April, 1835.]

JOHN DEVEREUX, *President.*JOHN L. THOMSON, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$115,000 00
Loans on bond and mortgage (first liens) .....	173,570 00
Interest accrued thereon .....	3,009 23

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$1,000 00	\$1,015 00
Philadelphia City loans .....	50,000 00	63,310 00
Phila., Wil. and Baltimore Stock Trust certificates, .....	100,000 00	95,500 00
Phila., Wil. and Baltimore stock loan .....	10,000 00	11,100 00
Philadelphia and Erie R. R. loan .....	75,000 00	78,187 53
Philadelphia R. R. loan .....	99,000 00	109,000 00
United Companies of New Jersey loan .....	60,000 00	67,200 00
Easton and Amboy R. R. loan .....	50,000 00	54,000 00
Philadelphia and Reading R. R. loan .....	112,500 00	96,700 00
Philadelphia and Reading Car Trust loan .....	35,000 00	35,700 00
Philadelphia and Reading receiver's certificates .....	20,000 00	20,600 00
Philadelphia and Reading Coal and Iron Co. loan .....	20,000 00	10,840 00
North Pennsylvania R. R. Co. loan .....	40,000 00	41,300 00
Lehigh Valley R. R. Co. loan .....	55,000 00	66,650 00
Elmira and Williamsport R. R. Co. loan .....	25,000 00	29,000 00
West Jersey R. R. Co. loan .....	10,000 00	12,300 00
Pennsylvania and N. Y. Canal and R. R. Co. loan .....	24,000 00	30,720 00
Delaware R. R. Co. loan .....	15,000 00	17,400 00
Western Pennsylvania R. R. loan .....	4,000 00	4,280 00
Chicago and Western Indiana R. R. Co. loan .....	50,000 00	53,500 00
Jacksonville Southeastern Railway Co. loan .....	30,000 00	27,600 00
Shamokin, Sunburg and Lewisburg R. R. Co. loan .....	20,000 00	20,000 00
Corning, Cowanesque and Antrim R. R. Co. loan .....	30,000 00	30,300 00
Terre Haute and Logansport R. R. Co. loan .....	50,000 00	52,500 00
New York and Long Branch R. R. Co. loan .....	25,000 00	25,112 50
Northern Pacific R. R. Co. loan .....	40,000 00	41,300 00
Superior Street R. R. Co. loan .....	10,000 00	10,100 00
Bellefonte, Nittany and Lemont R. R. Co. loan .....	20,000 00	22,000 00
American Steamship Co. of Philadelphia loan .....	15,000 00	15,675 00
Schuylkill Navigation Co. loan .....	20,700 00	19,080 00
Lehigh Coal and Navigation Co. loan .....	20,000 00	21,900 00
Chesapeake and Delaware Canal Co. loan .....	10,000 00	8,300 00

	Par value.	Market value.	
Delaware Division Canal Co. loan.....	\$20,000 00	\$20,000 00	
The Pennsylvania Co. loan.....	12,000 00	12,900 00	
The Car Trust of Pennsylvania loan.....	12,000 00	12,065 00	
The New Jersey Car Trust loan.....	2,000 00	2,011 66	
The Central New Jersey Car Trust loan.....	8,000 00	8,130 00	
The N. Y. and Pacific Car Trust Asso. loan.....	72,000 00	72,430 00	
Car Trust of New York loan.....	20,000 00	20,400 00	
Gen. R. R. Co. of N. Jersey Car Trust Asso. loan..	30,000 00	30,450 00	
Iron Mountain Car Trust loan.....	5,000 00	5,035 00	
Colorado Rolling Stock Trust loan.....	20,000 00	20,466 67	
Harrisburgh City loan.....	18,000 00	20,880 00	
St. Louis City loan.....	25,000 00	26,550 00	
Camden County loan.....	12,000 00	12,200 00	
Cincinnati City loan.....	58,000 00	67,530 00	
Pittsburgh City Water loan.....	50,000 00	61,260 00	
Pittsburgh City Stanton Avenue loan.....	10,000 00	10,116 67	
Newark City loan.....	20,000 00	22,350 00	
Philadelphia National Bank stock.....	20,000 00	22,000 00	
Manayunk Gas Co. stock.....	1,000 00	1,080 00	
<b>Total par and market values .....</b>	<b>\$1,537,300 00</b>	<b>\$1,664,845 00</b>	<b>\$1,664,845 00</b>

*Collateral Loans.*

	Par value.	Market value	Amount loaned.	
Pennsylvania R. R. Company stock.....	\$3,750 00	\$3,778 12	\$3,800 00	
Lehigh Valley R. R. Co. stock.....	25,000 00	23,250 00	25,000 00	
Germantown Passenger Ry. Co. st'k.	50,000 00	72,000 00	50,000 00	
Del. & Bound Brook R. R. Co. st'k.	50,000 00	63,500 00	50,000 00	
Central R. R. of New Jersey stock..	70,000 00	37,475 00		
Bethlehem Iron Company stock...	20,000 00	20,400 00		
Pennsylvania R. R. Company stock,	10,000 00	10,075 00	50,000 00	
Lehigh Valley R. R. Co. stock.....	5,000 00	5,850 00		
Lehigh Coal & Nav. Co. stock.....	20,000 00	15,600 00		
N. Y., Ohl. & St. L. Car Trust bds..	22,000 00	22,000 00	50,000 00	
Central Car Trust bonds.....	5,000 00	5,000 00		
Lehigh Coal & Nav. Co. bonds.....	8,000 00	8,330 00		
Pittsburgh & L. Erie R. R. Co. bds,	50,000 00	59,000 00	50,000 00	
Reading general mortgage bonds...	10,000 00	7,000 00		
Pennsylvania R. R. bonds.....	2,000 00	2,420 00	7,000 00	
<b>Total amounts.....</b>	<b>\$370,750 00</b>	<b>\$361,708 12</b>	<b>\$385,800 00</b>	<b>285,800 (A)</b>
Cash in office, \$643.86; in bank, \$63,742.20; total .....				64,386 06
Interest due and accrued on collateral loans .....				708 00
Premiums in due course of collection.....				72,599 94

Aggregate amount of all actual, available Assets..... **\$2,878,918 23**

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	<b>\$99,283 77</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	<b>\$322,320 29</b>
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	<b>218,194 86</b>
<b>Total unearned premiums .....</b>	<b>510,595 27</b>
Amount reclaimable on perpetual fire policies.....	<b>467,277 33</b>
<b>Total liabilities, except capital and net surplus .....</b>	<b>\$1,077,146 37</b>
Joint-stock capital paid up in cash .....	<b>400,000 00</b>
Surplus beyond all liabilities.....	<b>901,771 86</b>
<b>Aggregate Liabilities, including paid up capital and net surplus, .....</b>	<b>\$2,878,918 23</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	<b>\$364,478 46</b>
Deduct reinsurance, rebate and return premiums .....	<b>128,979 40</b>
<b>Net cash received for premiums (all fire).....</b>	<b>\$235,499 06</b>
Interest received on bonds and mortgages.....	<b>9,323 02</b>

Interest and dividends received from all other sources.....	\$107,450 65
Income from all other sources.....	967 49
Deposit premiums received on perpetual fire risks.....	\$23,080 22

Aggregate Income received during the year in cash..... \$953,240 22

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$564,166 75
Dividends paid.....	40,000 00
Commissions and brokerage.....	187,077 52
Salaries and other charges of officers, clerks and other employes...	26,903 51
State, national and local taxes.....	23,570 48
All other payments.....	52,461 24
Deposit premiums returned on perpetual fire risks.....	\$7,512 56

Aggregate Expenditures during the year in cash ..... \$894,179 50

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$79,892,588	\$772,598 13
Written or renewed in 1884.....	73,381,751	979,074 65
Totals.....	\$153,274,339	\$1,751,672 78
Deduct expirations and cancellations.....	70,155,737	910,595 92
In force December 31, 1884.....	\$83,098,599	\$1,041,076 86
Deduct amount reinsured.....	2,694,083	42,331 73
Net amount in force.....	\$80,404,516	\$998,745 13
Perpetuals in force December 31, 1884.....	\$10,294,545	\$501,289 96

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$45,442,588	\$584,730 79	1-2	\$292,390 39
1883.....		127,512	1,598 40	1-4	399 00
1884.....	Two years.....	282,900	3,219 65	3-4	2,414 74
1883.....		6,150,980	64,877 30	1-6	10,816 20
1883.....	Three years.....	6,688,500	65,600 96	1-3	22,800 48
1884.....		7,074,420	72,329 26	5-6	66,110 14
1881.....		370,473	4,150 43	1-8	518 80
1882.....	Four years.....	523,450	5,638 20	3-8	2,119 26
1883.....		660,542	7,040 50	5-8	4,400 31
1884.....		420,863	4,728 25	7-8	4,123 98
1880.....		2,000,300	27,250 10	1-10	2,725 01
1881.....		2,280,500	30,100 10	9-10	2,080 08
1882.....	Five years.....	2,000,510	40,953 75	1-2	20,478 37
1883.....		2,450,570	23,600 87	7-10	25,520 40
1884.....		2,489,384	23,688 38	9-10	20,315 00
1878.....	Seven years.....	570,668	12,565 25		6,415 52
1884.....					
Totals.....		\$80,404,516	\$999,125 12		\$510,585 27

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$11,964,984 00
Total losses paid since organization.....	7,877,588 75
Total cash dividends declared since the Company commenced business.....	2,179 000 00
Total amount of the Company's stock owned by the directors at par value.....	60,520 00
Total amount of fire losses incurred during the year.....	594,676 82

*Business in the State of New York during the year.*

Fire risks written.....	\$11,907,482 78
Premiums received.....	102,883 29
Losses paid.....	64,222 11
Amount of losses incurred.....	68,540 80
Paid State of New York taxes under reciprocal law.....	2,088 70
Paid Comptroller for taxes on premiums.....	861 18

## PENNSYLVANIA INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated February, 1854; commenced business May, 1854.]

CHRISTIAN YEAGER, *President*.THOMAS D. KELLER, *Secretary*.

Capital stock of the Company paid up, \$200,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$45,600 00
Loans on bond and mortgage (first liens) .....	150,783 41
Interest due and unpaid on bond and mortgage loans. ....	978 96
Interest accrued thereon .....	1,754 08

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Braddock's Borough School bonds .....	\$30,000 00	\$22,100 00
McKeesport School bonds .....	8,200 00	8,400 00
Sixth Ward, Allegheny. School bonds .....	8,000 00	8,000 00
Highland School bonds .....	1,500 00	1,500 00
Bell Vernon School bonds .....	500 00	570 00
Allegheny County bonds .....	738 88	778 88
Allegheny County Riot bonds .....	1,000 00	1,000 00
Pittsburgh Water Loan bonds .....	5,000 00	6,350 00
Pittsburgh Street Improvement bonds. ....	1,000 00	1,000 00
Monongahela Incline Plane Co. bonds .....	4,000 00	4,000 00
East End Gas Co. bonds .....	3,500 00	3,550 00
United States coupon bonds .....	300 00	243 00
Third National Bank of Pittsburgh stock .....	2,500 00	4,000 00
Third National Bank of Allegheny stock .....	7,000 00	8,050 00
German National Bank of Allegheny stock .....	5,000 00	6,100 00
Pittsburgh Bank of Commerce stock .....	2,000 00	3,100 00
Consolidated Gas Co. stock .....	2,500 00	2,500 00

Total par and market values .....	\$72,638 38	\$81,235 28
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Cash in office, \$680.89; in bank, \$10,001.49; total .....	81,235 83
Interest due and accrued on stocks and bonds .....	10,681 88
Premiums in due course of collection .....	866 02
Bills receivable, not matured, taken for premiums .....	14,518 75
Rents due and accrued .....	100 00
	201 00

Aggregate amount of all actual, available Assets .....	\$306,719 38
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$16,175 18
Losses unadjusted, including all reported and supposed losses .....	7,645 00

Net amount of unpaid losses and claims .....	\$23,820 18
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$53,247 20
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	20,613 35

Total unearned premiums .....	82,859 55
Cash dividends to stockholders, unpaid .....	882 53
Salaries and other miscellaneous expenses, due and accrued .....	450 00
Commissions and brokerage, \$53.62; miscellaneous items, \$452.56; total .....	506 18

Total liabilities, except capital .....	\$108,518 41
Joint-stock capital paid up in cash .....	200,000 00

Aggregate Liabilities, including paid up capital .....	\$308,518 41
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## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$175,001 41
Deduct reinsurance, rebate and return premiums .....	86,302 83
Net cash received for premiums (all fire) .....	\$148,799 08
Interest received on bonds and mortgages .....	8,986 91
Interest and dividends received from all other sources .....	4,651 33
Received for rent .....	2,394 00
Income from all other sources, viz.: Commissions, \$942.61; miscellaneous items, \$198.58; total .....	1,141 14
Aggregate Income received during the year in cash .....	<u>\$165,972 46</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$101,966 46
Deduct salvages and reinsurances .....	487 25
Net amount paid for losses (all fire) .....	\$101,479 21
Dividends paid .....	15,820 00
Commissions and brokerage .....	81,108 59
Salaries and other charges of officers, clerks and other employes .....	7,178 01
State, national and local taxes .....	5,995 86
All other payments, viz.: Repairs, rent, advertising, etc .....	14,194 55
Aggregate Expenditures during the year in cash .....	<u>\$175,771 22</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$9,859,451	\$181,797 02
Written or renewed in 1884 .....	13,543,399	176,435 93
Totals .....	\$23,402,850	\$308,233 95
Deduct expirations and cancellations .....	11,270,653	143,708 64
In force December 31, 1884 .....	\$12,132,197	\$164,524 31
Deduct amount reinsured .....	254,463	3,718 86
Net amount in force .....	<u>\$11,877,735</u>	<u>\$160,805 45</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$8,801,223	\$124,494 40	1-2	\$62,247 20
1883 .....		5,200	50 21	1-4	12 65
1884 .....	Two years .....	15,450	186 21	2-4	117 16
1882 .....		613,669	7,535 54	1-6	1,255 92
1883 .....	Three years .....	1,031,582	11,758 09	1-2	5,879 25
1884 .....		1,208,896	14,223 00	2-6	11,852 50
1884 .....	Four years .....	6,000	83 67	7-8	81 96
1880 .....		40,150	459 82	1-10	43 98
1881 .....		22,800	219 00	3-10	65 70
1882 .....	Five years .....	25,500	329 68	1-2	164 84
1883 .....		40,950	608 40	7-10	425 88
1884 .....		61,513	771 82	9-10	694 65
1879 .....	Seven years .....	2,500	125 00	P. R.	17 86
Totals .....		<u>\$11,877,735</u>	<u>\$160,805 45</u>		<u>\$62,859 55</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,756,454 00
Total losses paid since organization .....	917,180 00
Total cash dividends declared since the Company commenced business .....	152,756 00
Total dividends declared payable in stock since organization .....	87,339 00
Total amount of the Company's stock owned by the directors at par value .....	56,350 00
Total amount loaned to stockholders and officers .....	2,300 00
Total amount of fire losses incurred during the year .....	<u>113,068 00</u>



*Business in the State of New York during the year.*

Fire risks written .....	\$4,652,267 00
Premiums received .....	57,587 75
Losses paid .....	23,155 25
Amount of losses incurred .....	20,220 05
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .....	605 25
Amount of taxes paid to various fire departments .....	459 91
Amount paid the Comptroller for taxes on premiums .....	218 51

## PEOPLE'S INSURANCE COMPANY.

## PITTSBURGH, PA.

[Organized or incorporated March 17, 1868; commenced business June 10, 1882.]

JAMES HERDMAN, *President*,WM. F. GARDNER, *Secretary*.

Capital stock of the Company paid up, \$200,000

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$57,000 00
Loans on bond and mortgage (first liens) .....	160,481 35
Loans on bond and mortgage upon which more than one year's interest is due .....	8,500 00
Interest due and unpaid on bond and mortgage loans .....	777 00
Interest accrued thereon .....	8,248 48

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$20,000 00	\$23,885 00	
Liberty Sub-District School bonds .....	4,000 00	4,700 00	
Pittsburgh Junction R. R. bonds .....	12,000 00	12,360 00	
Tradesmen's National Bank stock .....	5,500 00	11,375 00	
Third National Bank stock .....	2,500 00	2,875 00	
Citizens' National Bank stock .....	500 00	650 00	
Total par and market values .....	\$54,500 00	\$67,815 00	67,815 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Iron City National Bank stock .....	\$300 00	\$1,580 00	\$1,100 00
Metropolitan National Bank stock .....	2,600 00	2,340 00	2,000 00
Monongahela Water Co. bonds .....	700 00	1,400 00	
Tradesmen's National Bank stock .....	300 00	585 00	2,300 00
Artisans' Insurance Co. stock .....	750 00	675 00	
Allegheny Valley R. R. bonds .....	1,000 00	1,200 00	900 00
St. Clair Sub-District School bonds .....	500 00	600 00	400 00
Haslewood Oil Company stock .....	7,950 00	9,540 00	8,000 00
Total amounts .....	\$14,600 00	\$17,810 00	\$14,700 00

Cash in office, \$4,652.84; in bank, \$7,487.47; total .....	14,700 00
Interest due and accrued on stocks and bonds .....	12,139 81
Premiums in due course of collection .....	885 50
All other assets, viz.: Rents due and accrued, \$1,888; note, with mortgage as collateral, \$6,000; total .....	2,619 91
	7,383 00

Aggregate amount of all actual, available Assets..... \$39,450 05

*Items not admitted as Available Assets.*

Amounts due from agents .....	\$3,637 75
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,335 83	
Losses unadjusted, including all reported and supposed losses .....	7,583 39	
Losses resisted, including interest, costs and expenses.....	1,100 00	
Net amount of unpaid losses and claims.....		\$26,009 22
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$56,343 04	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	14,312 67	
Total unearned premiums .....		70,555 71
Salaries and other miscellaneous expenses, due and accrued.....		200 00
All other liabilities, viz.: Commissions and brokerage, \$341.20; return premiums, \$136.17; total.....		477 87
Total liabilities, except capital and net surplus.....		\$97,242 80
Joint-stock capital paid up in cash .....		200,000 00
Surplus beyond all liabilities.....		88,207 75
Aggregate Liabilities, including paid up capital and net surplus,		\$380,450 05

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$152,302 90	
Deduct reinsurance, rebate and return premiums .....	22,544 49	
Net cash received for premiums (all fire).....		\$129,658 41
Interest received on bonds and mortgages.....		7,859 57
Interest and dividends received from all other sources.....		5,442 05
Received for rent .....		5,151 50
Income from all other sources.....		16,086 70
Aggregate Income received during the year in cash .....		\$164,198 23

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$103,000 35	
Deduct salvages and reinsurances.....	227 16	
Net amount paid for losses (all fire).....		\$104,823 19
Dividends paid .....		14,000 00
Commissions and brokerage .....		27,920 48
Salaries and other charges of officers, clerks and other employes ..		6,940 00
State, national and local taxes.....		3,068 98
All other payments.....		9,067 88
Aggregate Expenditures during the year in cash.....		\$165,840 48

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$5,571,243 69	\$87,445 71
Written or renewed in 1884.....	11,146,343 95	156,819 04
Total.....	\$16,717,586 64	\$244,264 75
Deduct expirations and cancellations.....	7,154,109 68	104,481 48
In force December 31, 1884.....	\$9,563,476 96	\$139,783 27
Deduct amount reinsured.....	357,682 53	4,833 70
Net amount in force.....	\$9,205,794 43	\$134,959 57

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$7,193,735 18	\$112,696 08	1-2	\$56,343 04
1883.....		712,720 00	7,926 80	1-6	1,331 10
1882.....	Three years.....	715,375 00	8,655 56	1-3	4,343 78
1881.....		899,486 88	9,786 40	5-6	8,115 17
1880.....	Four years.....	400 00	6 00	5-6	3 75
1879.....		14,000 00	247 88	3-10	74 20
1878.....	Five years.....	3,000 00	45 00	1-2	22 50
1877.....		8,250 00	116 80	7-10	81 84
1876.....		11,500 00	234 25	9-10	201 85
Totals.....		\$9,563,476 96	\$139,783 27	.....	\$70,555 71

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,188,753 56
Total losses paid since organization .....	677,784 48
Total cash dividends declared since the Company commenced business.....	308,000 00
Total amount of the Company's stock owned by the directors at par value .....	24,260 00
Total amount loaned to stockholders and officers .....	18,700 00
Total amount of fire losses incurred during the year .....	108,921 87

*Business in the State of New York during the year.*

Fire risks written .....	\$3,642,805 11
Premiums received .....	37,317 08
Losses paid .....	8,415 18
Amount of losses incurred .....	13,963 33
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .....	101 19
Amount of taxes paid to various fire departments .....	61 24

## PHOENIX INSURANCE COMPANY.

## HARTFORD, CONN.

[Incorporated May 18, 1854; commenced business June, 1854.]

H. KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

Capital stock of the Company paid up, \$2,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$168,255 31
Loans on bond and mortgage (first liens).....	159,580 00
Interest accrued thereon .....	2,516 40

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$101,300 00	\$124,356 00
Hartford National Bank, Hartford, stock.....	104,000 00	128,000 00
Farm. and Mechan. Nat'l Bank, Hartford, stock....	45,000 00	47,380 00
Mercantile National Bank, Hartford, stock.....	80,000 00	84,000 00
Charter Oak National Bank, Hartford, stock.....	16,300 00	22,680 00
City National Bank, Hartford, stock.....	20,000 00	13,000 00
Etina National Bank, Hartford, stock.....	20,000 00	38,400 00
Phoenix National Bank, Hartford, stock.....	75,000 00	113,500 00
Connecticut River Bank, Hartford, stock.....	5,000 00	4,750 00
State Bank, Hartford, stock.....	19,300 00	19,300 00
American National Bank, Hartford, stock.....	50,000 00	67,500 00
National Exchange Bank, Hartford, stock.....	16,300 00	21,080 00
Hartford Trust Company, Hartford, stock.....	40,000 00	44,800 00
Merchants' Exchange Nat'l Bank, New York, stock.	2,000 00	8,100 00
National Shoe and Leather Bank, New York, stock	10,000 00	14,000 00
Central Trust Company, New York, stock.....	15,000 00	45,000 00
American Loan and Trust Co., New York, stock...	10,000 00	11,000 00
New Britain Nat'l Bank, New Britain, stock.....	20,000 00	20,000 00
Waterbury National Bank, Waterbury, stock.....	20,000 00	39,200 00
First National Bank, Wallingford, stock.....	16,800 00	18,816 00
Citizens' National Bank, Cincinnati, stock.....	10,000 00	12,800 00
Metropolitan National Bank, Cincinnati, stock....	25,000 00	25,000 00
Queen City National Bank, Cincinnati, stock.....	20,000 00	20,000 00
Imperial Bank, Toronto, Ont., stock.....	7,500 00	11,250 00
National German American Bank, St. Paul, stock..	25,000 00	27,500 00
Holyoke Water Power Company stock.....	60,600 00	138,350 00
New York, N. H. and H. R. Co. stock.....	100,000 00	180,000 00
Hesselsaer and Saratoga R. R. Co. stock.....	25,000 00	38,250 00
Chicago, Rock Island and Pacific R. R. Co. stock...	120,000 00	128,400 00
Chicago, Burlington and Quincy R. R. Co. stock...	120,000 00	150,150 00
Cleveland and Pittsburgh R. R. Co. stock.....	25,000 00	34,500 00
Pittsburgh, Ft. Wayne and Chicago R. R. Co. stock,	5,000 00	6,300 00
New York Central and Hudson R. R. Co. stock..	50,000 00	42,750 00

	Par value.	Market value.
Illinois Central R. R. Co. stock.....	\$100,000 00	\$117,000 00
Illinois Central R. R. Co. (leased line) stock.....	8,500 00	7,225 00
Hartford and Conn. Western R. R. Co. stock.....	12,000 00	8,000 00
Atchison, Topeka and Santa Fe R. R. Co. stock....	50,000 00	35,500 00
Ft. Wayne and Jackson R. R. Co., preferred stock...	25,000 00	25,000 00
Avon, Geneseo and Mt. Morris R. R. Co. stock.....	50,000 00	50,000 00
Peoria and Bureau Valley R. R. Co. stock.....	50,000 00	73,500 00
South Carolina bonds.....	17,551 37	18,955 47
Tennessee State bonds.....	21,000 00	10,080 00
Mississippi State bonds.....	20,000 00	30,800 00
Jacksonville, Ill., bonds.....	50,000 00	60,000 00
New Britain Town bonds.....	100,000 00	110,000 00
Washington School District of Hartford bonds.....	15,000 00	15,800 00
Hannibal School, Missouri, bonds.....	15,000 00	18,540 00
Avondale Town, Ohio, bonds.....	16,000 00	16,640 00
Atlantic Dock Company bonds.....	75,000 00	81,000 00
Contra Costa Water Company bonds.....	25,000 00	28,000 00
Indianapolis and Cincinnati Railroad bonds.....	51,000 00	54,570 00
Harlem River and Port Chester Railroad bonds.....	50,000 00	55,500 00
Chicago and N. West. Railway sinking fund bonds.	50,000 00	55,000 00
Erie Railway first mortgage consols.....	100,000 00	120,000 00
Cedar Rapids, I. Falls and N. West. Railway bonds	50,000 00	53,500 00
Columbus and Western Railroad bonds.....	100,000 00	112,000 00
Chicago and Western Indiana Railroad bonds.....	60,000 00	67,200 00
Columbia and Greenville Railroad bonds.....	50,000 00	57,500 00
Chicago, Bur. and Q. R. R. Co. (Den. ext'n) bonds..	20,000 00	18,000 00
Minneapolis Union Railway Co. bonds.....	50,000 00	55,000 00
New York, Lackawanna and Western R. R. bonds..	50,000 00	60,000 00
Terre Haute and Logansport R. R. (Ex. Guar.) bds.	50,000 00	55,000 00
Toledo, Ann Harbor and Grand Trunk bonds.....	50,000 00	47,500 00

Total par and market values..... \$3,680,751 37 \$3,268,472 47

**\$3,268,472 47**

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y., N. H. & H. R. R. Co. stock..	\$2,200 00	\$2,960 00	\$2,000 00
Adams Express Co. stock.....	6,900 00	9,108 00	3,450 00
Travelers' Insurance Co. stock.....	21,700 00	60,760 00	23,550 00
Holyoke Water Power Co. stock....	1,000 00	2,150 00	630 00
Dayton & Mich. R. R. Co. pref. st'k.	3,500 00	11,815 00	995 00
Hartford Carpet Co. stock.....	2,000 00	2,800 00	1,980 00
Chl., R. I. & Pacific R. R. Co. stock,	2,000 00	2,220 00	1,440 00
Russell & Erwin Mannf. Co. stock..	2,500 00	10,000 00	
Willimantic Linen Co. stock.....	11,025 00	15,425 00	30,000 00
Shenandoah Val. R. R. Co. bonds..	31,000 00	31,000 00	
Shenandoah Val. R. R. Co. gold bds.	5,000 00	2,000 00	25,690 00
Union Pacific R. R. Co. stock.....	1,000 00	500 00	
Chicago, Burl. & Q. R. R. Co. stock,	300 00	244 00	350 00
Hartford Steam Boiler Inspection			
and Insurance Co. stock.....	500 00	750 00	6,500 00
Mechanics' Nat. Bank, N. Y., stock,	5,000 00	6,650 00	
Willimantic Linen Co. stock.....	2,000 00	2,800 00	
N. Y. & Harlem R. R. Co. stock....	1,500 00	2,880 00	4,250 00
Hartford Carpet Co. stock.....	100 00	190 00	
Ind. and Cin. R. R. Co. bonds.....	2,000 00	2,000 00	3,000 00
Hartford Carpet Co. stock.....	800 00	1,530 00	
Meriden Gas-Light Co. stock.....	5,000 00	5,350 00	18,000 00
Home Nat. Bank, Meriden, stock...	15,000 00	18,750 00	
Lenders, Frary & Clark stock.....	6,000 00	7,500 00	10,000 00
Southern New England Tel. Co. stk	5,000 00	5,500 00	
Benedict & Burnham Mfg. Co. stock	20,000 00	70,000 00	40,000 00
Southern New England Tel. Co. stk	30,000 00	35,000 00	35,000 00
First National Bank stock.....	1,000 00	1,080 00	900 00

Total amounts..... \$188,925 00 \$210,912 00 \$193,735 00

Cash in office, \$25,483.39; in bank, \$262,099.10; total..... 193,735 00  
Interest due and accrued on collateral loans..... 287,582 39  
Premiums in due course of collection..... 5,125 03  
Rents due and accrued..... 230,782 98  
958 33

Aggregate amount of all actual, available Assets..... **\$4,816,957 91**

#### ALL LIABILITIES.

Losses adjusted and unadjusted..... \$228,375 89  
Losses realized, including interest, costs and expenses..... 19,353 89

Net amount of unpaid losses and claims..... **\$257,608 78**

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$561,484 85
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	725,177 09
Total unearned premiums .....	\$1,286,661 94
Total liabilities, except capital and net surplus .....	\$1,544,270 72
Joint-stock capital paid up in cash .....	2,000,000 00
Surplus beyond all liabilities .....	772,687 19
Aggregate Liabilities, including paid up capital and net surplus .....	\$4,816,957 91

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$2,191,395 66
Deduct reinsurance, rebate and return premiums .....	152,925 14
Net cash received for premiums (all fire) .....	\$2,038,470 52
Interest received on bonds and mortgages .....	9,880 30
Interest and dividends received from all other sources .....	194,786 10
Income from all other sources .....	4,377 29
Aggregate Income received during the year in cash .....	\$2,247,464 21

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$1,290,204 81
Dividends paid .....	280,000 00
Commissions and brokerage .....	331,998 91
Salaries and other charges of officers, clerks and other employes ..	95,845 03
State, national and local taxes .....	63,654 93
All other payments .....	181,759 46
Aggregate Expenditures during the year in cash .....	\$2,242,963 14

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$201,481 946	\$2,267,166 91
Written or renewed in 1884 .....	179,296 193	2,191,395 66
Totals .....	\$380,727 139	\$4,458,562 57
Deduct expirations and cancellations .....	172,575 912	2,030,632 28
Net amount in force .....	\$208,150 227	\$2,427,930 29

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$98,166,292	\$1,122,969 70	1-2	\$561,484 85
1883 .....		436,576	4,056 83	1-4	1,014 21
1884 .....	Two years .....	453,786	4,915 70	3-4	3,686 77
1883 .....		17,798,296	188,062 40	1-6	31,342 07
1883 .....	Three years .....	22,818,316	235,554 02	1-2	117,777 01
1884 .....		26,494,960	268,453 78	5-6	340,378 10
1881 .....		1,507,672	15,325 88	1-8	1,915 67
1882 .....	Four years .....	1,797,856	18,542 12	3-8	6,953 29
1883 .....		1,682,242	17,286 88	5-8	10,778 06
1884 .....		1,022,555	10,696 41	7-8	9,261 11
1880 .....		5,090,268	63,781 64	1-10	6,376 16
1881 .....		7,292,649	89,548 01	3-10	26,662 90
1882 .....	Five years .....	8,206,450	99,854 56	1-2	49,927 28
1883 .....		9,132,149	116,218 88	7-10	81,353 16
1884 .....		11,287,960	122,727 08	9-10	137,454 80
Totals .....		\$208,150,227	\$2,427,930 29		\$1,286,661 94

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$31,780,664 81
Total losses paid since organization .....	13,963,928 07
Total cash dividends declared since the Company commenced business .....	3,605,000 00
Total amount of the Company's stock owned by the directors at par value .....	175,400 00
Total amount loaned to stockholders not officers .....	142,895 00
Total amount loaned to officers and directors .....	73,610 00
Total amount of fire and tornado losses incurred during the year .....	1,286,661 94

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon.....	\$20,000 00	\$20,198 08
Georgia.....	25,000 00	23,762 07
North Carolina.....	10,000 00	20,514 37
Mississippi.....	25,000 00	31,630 68

*Business in the State of New York during the year.*

Risks written.....	\$26,521,150 00
Premiums received.....	259,452 88
Losses paid.....	186,811 16
Amount of losses incurred.....	211,902 00
Amount of taxes paid to various fire departments.....	3,187 18
Amount paid the Comptroller for taxes on premiums.....	1,983 06

## PRESCOTT INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 27, 1872; commenced business January 15, 1873.]

FRANKLIN GREENE, *President.*

FRANCIS H. STEVENS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
National Webster Bank stock.....	\$45,000 00	\$52,537 50
Atlas National Bank stock.....	11,200 00	12,890 00
Eliot National Bank stock.....	20,300 00	24,563 00
National Eagle Bank stock.....	1,000 00	1,102 50
Merchandise National Bank stock.....	10,000 00	9,650 00
Market National Bank stock.....	12,500 00	11,281 25
New England National Bank stock.....	5,000 00	6,900 00
Tremont National Bank stock.....	12,000 00	12,315 00
Second National Bank stock.....	12,500 00	18,875 00
Blackstone National Bank stock.....	4,800 00	4,898 00
State National Bank stock.....	10,000 00	11,825 00
Globe National Bank stock.....	10,000 00	9,550 00
Merchants' National Bank stock.....	6,000 00	8,325 00
City of Cincinnati bonds.....	25,000 00	31,500 00
Boston and Lowell R. R. bonds.....	25,000 00	30,000 00
Northern Pacific Terminal bonds.....	30,000 00	30,000 00
Kansas City, Law. and So. R. R. bonds.....	25,000 00	27,250 00
Cin., Indiana, St. Louis and Chicago R. R. bonds.....	10,000 00	10,000 00

Total par and market values..... \$273,300 00 \$313,450 25

Cash in office, \$9,922.12; in bank, \$10,561.69; total..... 19,483 81  
Interest due and accrued on stocks and bonds..... 2,233 32  
Premiums in due course of collection..... 17,767 94

Aggregate amount of all actual, available Assets..... \$352,935 32

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..... \$14,887 68  
Losses resisted, including interest, costs and expenses..... 600 00

Net amount of unpaid losses and claims..... \$15,387 68

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less..... \$75,392 88  
Unearned premiums, *pro rata*, on fire risks running more than one year..... 42,894 33

Total unearned premiums..... 118,277 21  
All other liabilities..... 8,683 65

Total liabilities, except capital and net surplus..... \$137,348 54

Joint-stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.....	15,586 78

Aggregate Liabilities, including paid up capital and net surplus, \$352,935 83

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$211,618 <sup>85</sup>
Deduct reinsurance, rebate and return premiums.....	27,053 44

Net cash received for premiums (all fire).....	\$184,565 41
Interest and dividends received from all sources.....	16,454 27

Aggregate Income received during the year in cash..... \$201,019 68

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$137,034 58
Deduct salvages and reinsurances.....	1,000 34

Net amount paid for losses (all fire).....	\$136,034 24
Dividends paid.....	6,000 00
Commissions and brokerage.....	34,589 84
Salaries and other charges of officers, clerks and other employes...	11,566 00
State, national and local taxes.....	3,079 14
All other payments.....	12,468 68

Aggregate Expenditures during the year in cash..... \$203,787 90

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$19,715,386	\$330,769 47
Written or renewed in 1884.....	17,668,497	210,020 44
Totals.....	\$37,383,883	\$440,789 91
Deduct expirations and cancellations.....	17,704,897	198,790 67
In force December 31, 1884.....	\$19,676,986	\$341,939 24
Deduct amount reinsured.....	494,776	7,286 41
Net amount in force.....	\$19,182,210	\$334,712 83

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$11,036,352	\$150,766 77	1-2	\$75,382 89
1883.....		11,200	91 00	1-4	22 75
1884.....	Two years.....	1,100	6 05	3-4	4 54
1883.....		1,091,486	11,569 96	1-6	1,928 38
1883.....	Three years.....	963,731	10,649 06	1-2	5,324 53
1884.....		1,108,014	12,363 69	5-6	10,303 24
1881.....		26,060	282 72	1-6	35 34
1883.....	Four years.....	15,985	187 35	3-6	59 00
1883.....		10,925	104 75	5-6	65 47
1884.....		14,450	223 37	7-8	195 36
1880.....		745,475	8,204 11	1-10	820 41
1881.....		802,723	9,349 05	3-10	2,774 71
1883.....	Five years.....	1,230,857	10,331 61	1-2	5,160 80
1883.....		1,836,784	12,260 23	7-10	8,569 15
1884.....		767,088	8,465 22	9-10	7,618 70
Totals.....		\$19,182,210	\$234,712 83		\$118,277 21

#### Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,994,616 70
Total losses paid since organization.....	1,065,588 79
Total cash dividends declared since the Company commenced business.....	153,000 00
Total amount of the Company's stock owned by the directors at par value.....	107,300 00
Total amount of fire losses incurred during the year.....	124,498 74

#### Business in the State of New York during the year.

Fire risks written.....	\$5,501,716 00
Premiums received.....	47,377 18
Losses paid.....	19,092 18
Amount of losses incurred.....	22,836 32

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

## PROVIDENCE, R. I.

[Organized and commenced business 1790.]

J. H. DE WOLF, *President*.J. B. BRANCH, *Secretary*.

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$165,000 00	\$306,225 00	
Union Pacific R. R. Co. bonds .....	10,000 00	11,400 00	
City of Boston bonds .....	30,000 00	34,875 00	
New York, Providence and Boston R. R. Co. bonds .....	25,000 00	32,500 00	
Rensselaer and Saratoga R. R. Co. bonds .....	12,000 00	15,900 00	
National Bank of Commerce, New York, stock .....	5,000 00	7,100 00	
New York Mut. Gas-Light Co., New York, stock .....	20,000 00	37,500 00	
American National Bank, Providence, stock .....	40,000 00	37,600 00	
Blackstone Canal Nat. Bank, Providence, stock .....	40,000 00	41,800 00	
Commercial National Bank, Providence, stock .....	15,000 00	14,700 00	
Lime Rock National Bank, Providence, stock .....	10,000 00	10,600 00	
Merchants' National Bank, Providence, stock .....	25,000 00	32,250 00	
Mechanics' National Bank, Providence, stock .....	10,000 00	14,200 00	
National Bank of Commerce, Providence, stock .....	15,000 00	15,300 00	
Nat. Bank of North America, Providence, stock .....	15,000 00	15,000 00	
Weybosset National Bank stock .....	10,000 00	12,000 00	
Providence Gas Co. stock .....	25,000 00	34,500 00	
Bath Gas-Light Co., Bath, Me., stock .....	5,000 00	5,000 00	
Chicago and Alton R. R. Co. stock .....	20,000 00	25,600 00	
What Cheer Corp'n (Real Estate), Co.'s Office, st'k. ....	20,000 00	26,000 00	
Total par and market values .....	\$537,000 00	\$688,920 00	
Cash in office, \$169.40 ; in bank, \$50,488.70 ; total .....		50,658 10	
Premiums in due course of collection .....		98,468 77	
Bills receivable, not matured, taken for premiums .....		92,017 36	
Aggregate amount of all actual, available Assets .....		\$870,054 23	

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$11,756 88	
Losses unadjusted, including all reported and supposed losses .....	114,598 38	
Losses resisted, including interest, costs and expenses .....	14,373 58	
Total amount of claims for losses .....	\$140,687 73	
Deduct reinsurance thereon .....	20,464 64	
Net amount of unpaid losses and claims .....	\$111,198 09	
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$195,140 48	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	141,983 30	
Unearned premiums, at 50 per cent, on inland navigation risks .....	2,046 88	
Unearned premiums, at 100 per cent, on marine risks .....	68,612 48	
Total unearned premiums .....	387,782 10	
Total liabilities, except capital and net surplus .....	\$448,975 19	
Joint-stock capital paid up in cash .....	400,000 00	
Surplus beyond all liabilities .....	21,079 04	
Aggregate Liabilities, including paid up capital and net surplus .....	\$870,054 23	



## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$588,941 98	\$501,765 65	
Deduct reinsurance, rebate and return premiums ..	174,656 51	162,870 00	
Net cash received for premiums .....	<u>\$414,285 47</u>	<u>\$338,895 65</u>	\$753,690 47
Interest and dividends received from all sources .....			85,726 92
Aggregate Income received during the year in cash .....			<u>\$789,407 39</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses .....	\$526,665 83	\$373,442 99	
Deduct salvages and reinsurances .....	126,979 28	116,016 49	
Net amount paid for losses .....	<u>\$400,686 54</u>	<u>\$257,426 50</u>	\$658,113 04
Dividends paid .....			16,472 35
Commissions and brokerage .....			117,282 66
Salaries and other charges of officers, clerks and other employes ..			30,823 17
State, national and local taxes .....			18,970 74
All other payments .....			63,477 82
Aggregate Expenditures during the year in cash .....			<u>\$905,139 78</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1893 .....	\$67,303,553	\$694,067 22	\$4,455,494	\$209,229 23
Written or renewed in 1894 .....	58,308,483	551,367 38	46,512,693	454,431 51
Totals .....	<u>\$125,612,036</u>	<u>\$1,275,434 60</u>	<u>\$50,968,177</u>	<u>\$663,713 89</u>
Deduct expirations and cancellations .....	60,409,416	593,856 96	50,817,896	537,696 23
In force December 31, 1894 .....	\$65,002,619	\$681,567 64	\$2,640,511	\$120,017 57
Deduct amount reinsured .....	22,079,300	174,698 05	1,004,971	53,211 29
Net amount in force .....	<u>\$42,923,319</u>	<u>\$506,929 59</u>	<u>\$1,635,540</u>	<u>\$72,796 18</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1894 .....	One year or less. ....	\$15,985,664	\$250,290 96	1-2	\$125,140 48
1893 .....		193,641	979 74	1-4	244 98
1894 .....	Two years .....	201,808	2,178 16	3-4	1,633 02
1893 .....		3,714,435	30,793 01	1-6	5,127 00
1893 .....	Three years .....	5,185,196	44,265 28	1-3	22,127 68
1894 .....		3,869,144	37,916 28	5-6	31,596 28
1891 .....		74,084	660 64	1-6	88 56
1893 .....	Four years .....	108,645	898 27	3-5	232 10
1893 .....		190,675	1,339 27	5-6	690 79
1894 .....		55,707	196 42	7-8	806 87
1890 .....		1,083,426	12,816 86	1-10	1,261 66
1891 .....		1,672,456	23,136 14	2-10	6,965 54
1893 .....	Five years .....	3,172,406	23,228 50	1-3	14,119 25
1893 .....		4,490,191	42,127 28	7-10	29,429 17
1894 .....		2,866,583	30,514 69	9-10	27,463 22
Totals .....		<u>\$42,923,319</u>	<u>\$506,929 59</u>		<u>\$397,122 78</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$10,875,401 14
Total losses paid since organization .....	5,082,861 42
Total cash dividends declared since the Company commenced business .....	1,794,533 25
Total amount of the Company's stock owned by the directors at par value .....	63,459 00
Total amount of fire losses incurred during the year .....	373,786 66
Total amount of marine and inland losses incurred during the year .....	261,712 95

*Business in the State of New York during the year.*

	Fire.	Marine and inland.
Risks written.....	\$19,231,129 00	\$20,425,651 00
Premiums received.....	86,919 14	86,649 55
Losses paid.....	123,925 24	79,885 08
Amount of losses incurred.....	116,434 15	60,918 98
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....		\$2,616 45
Amount of taxes paid to various fire departments.....		2,378 68
Amount paid the Comptroller for taxes on premiums.....		2,256 05

## READING FIRE INSURANCE COMPANY.

READING, PA.

[Organized July 8, 1887.]

WILLIAM A. ARNOLD, *President.*S. E. ANOONA, *Secretary.*

Capital stock of the Company paid up, \$250,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$27,600 00
Loans on bond and mortgage (first liens).....	281,129 76
Loans on bond and mortgage upon which more than one year's interest is due .....	5,671 00
Interest due and unpaid on bond and mortgage loans.....	404 52
Interest accrued thereon.....	4,494 02

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$5,000 00	\$6,100 00
City of Reading bonds.....	11,000 00	12,290 00
Susquehanna Coal Co. bonds.....	5,000 00	5,500 00
Philadelphia and Reading R. R. Co. bonds.....	14,000 00	11,640 00
Perkionum R. R. Co. bonds.....	2,000 00	1,980 00
Colebrookdale R. R. Co. bonds.....	3,000 00	1,950 00
Warren and Franklin R. R. Co. bonds.....	1,000 00	1,000 00
Judgment bonds.....	17,418 47	17,418 47
Reading Gas Co. stock.....	6,250 00	9,000 00
South Reading Market House Co. stock.....	1,800 00	1,800 00
East Penn. R. R. Co. stock.....	10,000 00	9,600 00
National Union Bank stock.....	3,750 00	7,500 00
Second National Bank stock.....	5,000 00	6,000 00
Central R. R. Co. of New Jersey Car Trust.....	5,000 00	5,000 00
Philadelphia and Reading R. R. Co. stock.....	12,000 00	12,000 00
Louisville and Nashville R. R. Co. stock.....	5,000 00	5,000 00
Buffalo and New York R. R. Co. stock.....	3,000 00	3,000 00
Colorado Rolling stock.....	3,000 00	3,000 00
Total par and market values.....	\$118,218 47	\$119,778 47

119,778 47

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Reading City, Pennsylvania, bond..	\$1,000 00	\$1,120 00	\$900 00
Neversink Building and Loan Association stock.....		176 50	300 00
Ringgold Association stock.....		148 88	
Northeast Association stock.....		100 00	
Total amounts.....	\$1,000 00	\$1,545 38	\$1,200 00

1,200 00

Cash in office, \$1,645.86; in bank, \$11,917.09; total.....	\$18,562 45
Interest due and accrued on stocks and bonds....	1,113 85
Interest due and accrued on collateral loans....	8 40
Premiums in due course of collection.....	4,641 98
All other assets .....	639 67

Aggregate amount of all actual, available Assets..... \$410,239 12

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$3,068 29
Losses unadjusted, including all reported and supposed losses....	4,153 50
Losses resisted, including interest, costs and expenses .....	200 00

Net amount of unpaid losses and claims..... \$8,020 79

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$33,149 71
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	29 450 40

Total unearned premiums .....

Amount reclaimable on perpetual fire policies.....	53,600 11
Cash dividends to stockholders, unpaid.....	4,026 57
Salaries and other miscellaneous expenses, due and accrued .....	971 80
All other liabilities.....	21 23
	<u>1,690 28</u>

Total liabilities, except capital and net surplus.....	\$67,880 21
Joint-stock capital paid up in cash .....	250,000 00
Surplus beyond all liabilities.....	92,908 91

Aggregate Liabilities, including paid up capital and net surplus, \$410,239 12

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$70,759 78
Deduct reinsurance, rebate and return premiums.....	7,597 99

Net cash received for premiums (all fire).....	\$63,361 79
Interest received on bonds and mortgages.....	12,880 23
Interest and dividends received from all other sources .....	5,985 19
Received for rent .....	1,822 76
Income from all other sources.....	2,259 11

Aggregate Income received during the year in cash..... \$85,209 07

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$33,065 21
Dividends paid .....	19,542 40
Commissions and brokerage .....	9,531 60
Salaries and other charges of officers, clerks and other employes ..	7,886 00
State, national and local taxes .....	1,621 04
All other payments .....	4,594 35
Deposit premiums returned on perpetual fire risks .....	187 63

Aggregate Expenditures during the year in cash..... \$65,840 60

## V. MISCELLANEOUS.

### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$6,511, 673	\$66,193 67
Written or renewed in 1884.....	7,320, 454	74,139 84
Totals.....	\$13,732, 127	\$140,333 51
Deduct expirations and cancellations.....	4,863, 630	40,705 96
In force December 31, 1884.....	\$8,868, 497	\$99,627 55
Deduct amount reinsured.....	48,960	443 55
Net amount in force.....	\$8,799, 537	\$99,184 00

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,892,293	\$46,098 00	1-3	\$23,049 00
1883.....		933,765	10,081 00	1-6	1,680 00
1883.....	Three years.....	1,132,976	11,970 00	1-3	5,985 00
1884.....		1,432,631	14,975 00	5-6	12,479 00
1880.....	Five years.....	194,483	2,323 00	1-10	233 30
1881.....		233,245	2,565 00	3-10	769 50
1882.....		217,755	2,428 00	1-2	1,214 00
1883.....		355,598	3,223 00	7-10	2,745 40
1884.....		411,736	4,823 00	9-10	4,345 20
<b>Totals.....</b>		<b>\$8,799,587</b>	<b>\$99,190 00</b>		<b>\$53,499 40</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$751,845 72
Total losses paid since organization.....	515,208 24
Total cash dividends declared since the Company commenced business.....	212,560 86
Total amount of the Company's stock owned by the directors at par value.....	55,970 00
Total amount loaned to stockholders and officers.....	6,000 00
Total amount of fire losses incurred during the year.....	29,966 26

*Business in the State of New York during the year.*

Fire risks written.....	\$1,891,550 00
Premiums received.....	19,650 95
Losses paid.....	4,161 29
Amount of losses incurred.....	8,739 19
Amount of taxes paid to various fire departments.....	184 06

**ST. PAUL FIRE AND MARINE INSURANCE COMPANY.****ST. PAUL, MINN.**

[Organized and commenced business May, 1865.]

C. H. BIGELOW, *President.*C. B. GILBERT, *Secretary.*

Capital stock of the Company paid up, \$500,000.

**I. ASSETS.**

Market value of real estate owned, unincumbered.....	\$101,764 56
Loans on bond and mortgage (first liens).....	136,932 08
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,750 is in process of foreclosure).....	11,750 00
Interest due and unpaid on bond and mortgage loans.....	4,753 08
Interest accrued thereon.....	1,489 87

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
First National Bank, St. Paul, stock.....	\$32,000 00	\$51,200 00
Merchants' National Bank, St. Paul, stock.....	24,000 00	25,000 00
Bank of Minnesota, St. Paul, stock.....	10,000 00	12,000 00
St. Paul National Bank, St. Paul, stock.....	6,000 00	6,800 00
First National Bank, Alexandria, stock.....	2,000 00	\$ 140 00
St. Paul Trust Co., St. Paul, stock.....	2,500 00	2,500 00
First National Bank, St. Peter, stock.....	3,000 00	3,750 00
First National Bank, Glenview, stock.....	5,000 00	5,000 00
St. Paul & S. C. R. R. Co. special stock.....	3,000 00	1,500 00
St. Paul & S. C. R. R. Co. Land Contracts, first lien Chicago, St. P., M. and O. R. R. Co. bonds.....	418 28	418 28
St. Paul Warehouse and Elevator Co. stock.....	10,000 00	11,000 00
	19,250 00	22,200 00

	Par value.	Market value.
St. Paul Warehouse and Elevator Co. bonds.....	\$10,000 00	\$10,000 00
City of Minneapolis bonds.....	1,500 00	1,575 00
City of St. Paul bonds.....	60,000 00	61,200 00
City of Stillwater bonds.....	10,000 00	11,000 00
City of Mankato bonds.....	8,500 00	8,500 00
Town of Detroit bonds.....	2,444 00	2,688 40
Town of Sank Center bonds.....	3,500 00	3,587 50
Town of Vernon Center bonds.....	7,500 00	7,500 00
Village of Detroit bonds.....	700 00	700 00
Town of Jo. Daviess bonds.....	5,500 00	5,500 00
Town of Elmore bonds.....	6,500 00	6,500 00
Town of Garden City bonds.....	7,000 00	7,000 00
Town of Winnebago City bonds.....	15,000 00	15,000 00
Town of Pilot Grove bonds.....	5,000 00	5,000 00
Town of Oakwood bonds.....	7,500 00	7,500 00
Town of Blue Earth City bonds.....	26,000 00	26,000 00
Town of Granite Falls bonds.....	1,500 00	1,500 00
County of Pine bonds.....	4,500 00	4,950 00
County of Rock bonds.....	24,000 00	27,600 00
County of Ramsey bonds.....	1,000 00	1,100 00
County of Barnes, D. T., bonds.....	20,000 00	21,200 00
County of Grand Forks, D. T., bonds.....	4,000 00	4,200 00
County of Grant School District bonds.....	4,000 00	4,000 00
County of Yellow Medicine School District bonds.....	600 00	600 00
County of Barnes & Cass Joint School Dist. bonds.....	7,000 00	7,000 00
County of Griggs, D. T., School District bonds.....	500 00	500 00
County of Cass, D. T., School District bonds.....	1,500 00	1,500 00
County of Barnes, D. T., School District bonds.....	1,500 00	1,500 00
County of Cass, D. T., School District orders.....	2,141 95	2,141 95
County of Cass, D. T., School District orders.....	10,273 05	10,273 05
County of Wilkin warrants.....	5,959 10	5,959 10
County of Chippewa warrants.....	1,222 49	1,222 49
County of Ransom, D. T., warrants.....	26 00	26 00
Total par and market values.....	<u>\$405,538 87</u>	<u>\$447,575 77</u>

\$447,575 77

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
First National Bank, St. Paul, stock.....	\$20,500 00	\$48,800 00	\$32,000 00
Second Nat'l Bank, St. Paul, stock.....	8,500 00	17,000 00	12,000 00
Merch's Nat'l Bank, St. Paul, stock.....	74,000 00	111,000 00	76,000 00
St. Paul Bank, St. Paul, stock.....	15,000 00	15,750 00	10,000 00
Savings Bank, St. Paul, stock.....	7,200 00	7,200 00	5,800 00
Bank of Minnesota, St. Paul, stock.....	23,000 00	23,600 00	26,450 00
Union Nat. Bank, Minneapolis, st'k.....	2,500 00	2,500 00	2,000 00
Contin. Nat. Bank, Chicago, stock.....	5,000 00	6,250 00	5,000 00
St. Paul & S. C. R. R. Co.'s Special Land stock.....	59,000 00	47,200 00	26,017 29
St. Paul & S. C. R. R. Co.'s Special Land stock.....	140,100 00	70,050 00	46,558 29
Island Power Co., Minneapolis, st'k.....	20,000 00	20,000 00	15,000 00
Pioneer Press Co., St. Paul, stock.....	20,000 00	20,000 00	10,000 00
St. Paul Harvester Company stock.....	20,000 00	20,000 00	10,000 00
St. Paul Harvester Works bonds.....	6,000 00	6,000 00	3,745 05
Total amounts.....	<u>\$425,800 00</u>	<u>\$425,350 00</u>	<u>\$373,570 73</u>

279,570 73

Cash in office, \$4,319.90; in bank, \$85,851.37; total.....	90,171 27
Interest due and accrued on stocks and bonds.....	10,311 89
Interest due and accrued on collateral loans.....	4,574 57
Premiums in due course of collection.....	58,865 30
Bills receivable, not matured, taken for premiums.....	15,065 32
All other assets, viz.: Rents due and accrued, \$388.94; due for reinsurances, \$263.92; total.....	1,152 86

Aggregate amount of all actual, available Assets..... \$1,164,006 70

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$11,740 68	
Losses unadjusted, including all reported and supposed losses .....	30,822 48	
Losses related, including interest, costs and expenses .....	5,644 56	
Total amount of claims for losses .....	\$48,207 67	
Deduct reinsurance thereon .....	1,979 33	
Net amount of unpaid losses and claims .....		\$46,258 34
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$168,575 61	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	168,386 49	
Unearned premiums, at 50 per cent, on inland navigation risks .....	9,890 00	
Total unearned premiums .....		\$347,842 10
All other liabilities, viz.: Commissions and brokerage .....		3,295 75
Total liabilities, except capital and net surplus .....		\$397,896 19
Joint-stock capital paid up in cash .....		500,000 00
Surplus beyond all liabilities .....		266,610 51
Aggregate Liabilities, including paid up capital and net surplus .....		\$1,164,006 70

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$580,655 15	\$54,514 72	
Deduct reinsurance, rebate and return premiums .....	112,085 75	7,644 46	
Net cash received for premiums .....	\$468,619 40	\$46,870 26	
Interest received on bonds and mortgages .....			\$515,489 66
Interest and dividends received from all other sources .....			11,018 07
Received for rent .....			50,178 41
			6,823 95
Aggregate Income received during the year in cash .....			\$583,505 09

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses .....	\$367,640 46	\$36,020 30	
Deduct salvages and reinsurances .....	44,369 01	983 15	
Net amount paid for losses .....	\$323,271 45	\$35,033 15	
Dividends paid .....			\$358,858 60
Commissions and brokerage .....			50,000 00
Salaries and other charges of officers, clerks and other employes .....			85,268 19
State, national and local taxes .....			33,000 05
All other payments, viz.: Postage, \$3,231.95; supplies, \$3,282.50; general expenses, \$24,976.39 .....			9,084 53
			31,490 84
Aggregate Expenditures during the year in cash .....			\$567,197 20

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$44,479,063	\$578,229 81	\$162,180	\$11,891 00
Written or renewed in 1884 .....	48,797,783	616,665 08	10,040,110	59,556 47
Totals .....	\$93,276,815	\$1,195,594 89	\$10,202,296	\$71,444 47
Deduct expirations and cancellations .....	43,947,185	493,597 30	9,940,190	53,784 47
In force December 31, 1884 .....	\$50,029,680	\$701,997 19	\$362,100	\$18,660 00
Deduct amount reinsured .....	5,579,185	53,623 43		
Net amount in force .....	\$44,450,495	\$648,373 77		

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$21,905, 173	\$337, 151 23	1-2	\$168, 575 61
1883.....	Two years.....	23, 061	450 35	1-4	112 54
1884.....		74, 477	893 24	3-4	661 68
1883.....	Three years.....	3,306, 233	42, 219 92	1-6	7, 036 64
1883.....		4, 223, 615	47, 304 70	1-3	23, 602 35
1884.....		4, 223, 516	53, 545 29	5-6	43, 787 70
1881.....		4, 760	73 73	1-3	9 78
1883.....	Four years.....	7, 125	106 50	2-3	39 93
1883.....		8, 950	150 40	5-8	94 77
1884.....		11, 380	148 63	7-8	129 59
1880.....	Five years.....	1, 493, 559	21, 650 05	1-10	2, 185 05
1881.....		1, 713, 901	27, 021 13	3-10	3, 106 33
1883.....		2, 092, 091	33, 511 50	1-2	16, 755 85
1883.....		2, 307, 239	36, 687 08	7-10	23, 680 33
1884.....		2, 933, 427	46, 371 80	9-10	41, 734 33
Totals.....		\$44, 350, 495	\$346, 373 77	.....	\$333, 512 10

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3, 593, 338 13
Total losses paid since organization.....	4, 574, 610 31
Total cash dividends declared since the Company commenced business.....	693, 696 47
Total amount of the Company's stock owned by the directors at par value.....	327, 100 00
Total amount loaned to stockholders and officers.....	161, 128 46
Total amount of fire losses incurred during the year.....	303, 150 64
Total amount of marine and inland losses incurred during the year.....	12, 627 90

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$2, 789, 264 00	\$167, 264 00
Premiums received.....	35, 315 94	633 65
Losses paid.....	20, 708 23	1, 630 00
Amount of losses incurred.....	16, 411 60	1, 630 00
Amount of taxes paid to various fire departments.....		\$360 50
Amount paid the Comptroller for taxes on premiums.....		275 49

## SECURITY INSURANCE COMPANY.

## NEW HAVEN, CONN.

[Organized and commenced business April, 1841.]

CHARLES PETERSON, *President.*H. MASON, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$58,700 00
Interest accrued thereon.....	33 75

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
Tradesmen's National Bank, New Haven, stock....	\$1, 300 00	\$1, 960 00
Second National Bank, New Haven, stock.....	15, 500 00	24, 025 00
Merchants' National Bank, New Haven, stock.....	10, 550 00	12, 060 00
New Haven National Bank, New Haven, stock....	2, 100 00	15, 015 00
New Haven County Nat. Bank, New Haven, stock..	7, 700 00	10, 325 00
Yale National Bank, New Haven, stock.....	15, 000 00	16, 350 00
American Exchange Nat. Bank, New York, stock..	10, 000 00	11, 800 00
Commerce National Bank, New York, stock.....	5, 000 00	7, 250 00
New York, New Haven and Hartford R. R. stock..	23, 100 00	40, 887 00
Shore Line (Conn.) R. R. stock.....	7, 700 00	12, 280 00
N. Y. and Boston Air Line preferred stock.....	10, 000 00	8, 500 00
New York Central and Hudson River R. R. stock..	10, 000 00	8, 260 00
Chicago, Burlington & Quincy R. R. stock.....	11, 000 00	12, 265 00

	Par value.	Market value.
Union Pacific R. R. stock.....	\$2,500 00	\$1,175 00
Chicago, Rock Island & Pacific R. R. stock.....	10,000 00	10,650 00
Lake Shore & Michigan Southern R. R. stock.....	2,500 00	1,875 00
Housatonic (preferred) R. R. stock.....	10,000 00	13,400 00
New Haven Water Co. stock.....	6,250 00	10,312 50
New Haven Water Co. stock.....	1,600 00	2,080 00
New Haven & Northampton R. R. bonds.....	15,000 00	16,500 00
Bolyoke & Westfield R. R. bonds.....	7,000 00	7,680 00
Housatonic R. R. rolling stock bonds.....	10,000 00	10,000 00
Jersey City, N. J., city bonds.....	5,000 00	5,050 00
Total par and market values .....	<u>\$205,700 00</u>	<u>\$263,159 50</u>

\$263,159 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
N. Haven and Northampton bonds.....	\$4,000 00	\$4,400 00	•
Second Nat. Bank, N. Haven, stock.....	2,500 00	3,875 00	
Tradesmen's Nat. Bank, New Haven, stock.....	2,500 00	3,875 00	
Pair Haven and Westville H. H. R. stock.....	2,500 00	2,500 00	1,600 00
New Haven Water Co. stock.....	1,100 00	1,815 00	
City Bank, New Haven, stock.....	2,300 00	2,806 00	
Mechanics' Bank, New Haven, stock.....	380 00	420 00	7,000 00
N. Y. Produce Exchange Bank stock.....	4,500 00	4,950 00	
Chl., Bari. & Quincy R. R. Co. st'k.....	1,000 00	1,175 00	500 00
Total amounts.....	<u>\$20,760 00</u>	<u>\$25,816 00</u>	<u>\$17,100 00</u>

Cash in office, \$63.37; in bank, \$87,056.50; total.....	17,100 00
Interest due and accrued on stocks and bonds.....	37,119 87
Interest due and accrued on collateral loans.....	994 50
Premiums in due course of collection.....	6 67
Bills receivable, not matured, taken for premiums.....	20,471 86
All other assets.....	3,281 75
	<u>890 87</u>

Aggregate amount of all actual, available Assets .. \$400,708 77

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$12,680 80
Losses unadjusted, including all reported and supposed losses.....	2,381 88
Losses realized, including interest, costs and expenses.....	2,800 00
Total amount of claims for losses.....	<u>\$34,872 68</u>
Deduct reinsurance thereon.....	<u>2,232 92</u>

Net amount of unpaid losses and claims ..... \$22,639 76

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$84,393 08
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	25,342 72
Unearned premiums, at 50 per cent, on inland navigation risks.....	759 88
Unearned premiums, at 100 per cent, on marine risks.....	<u>18,386 91</u>

Total unearned premiums..... 128,812 59

Commissions and brokerage, \$8,768.48; miscellaneous items, \$631.09; total.....	<u>4,449 57</u>
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Total liabilities, except capital and net surplus..... \$155,901 92

Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	<u>44,806 85</u>

Aggregate Liabilities, including paid up capital and net surplus, \$400,708 77

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$228,611 94	\$80,179 98
Deduct reinsurance, rebate and return premiums....	<u>19,739 65</u>	<u>14,788 74</u>
Net cash received for premiums.....	<u>\$208,872 29</u>	<u>\$65,391 19</u>

\$274,263 48



Interest received on bonds and mortgages.....	\$3,502 00
Interest and dividends received from all other sources.....	18,954 27
Income from all other sources.....	12 09

Aggregate Income received during the year in cash..... \$291,731 84

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$130,740 70	\$50,256 73	
Deduct salvages and reinsurances.....	7,596 21	2,447 07	
Net amount paid for losses.....	<u>\$123,144 49</u>	<u>\$47,809 66</u>	\$170,954 15
Dividends paid.....			6,000 00
Commissions and brokerage.....			47,904 35
Salaries and other charges of officers, clerks and other employes...			21,396 64
State, national and local taxes.....			2,618 63
Aggregate Expenditures during the year in cash.....			<u>\$248,873 77</u>

## V. MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$15,942,176	\$175,556 56	\$812,661	\$15,315 39
Written or renewed in 1884.....	19,546,295	224,247 40	8,966,300	75,428 93
Totals.....	<u>\$35,488,471</u>	<u>\$400,803 96</u>	<u>\$3,778,961</u>	<u>\$91,809 37</u>
Deduct expirations and cancellations.....	16,732,855	185,529 25	8,911,763	66,780 15
In force December 31, 1884.....	\$18,755,616	\$224,374 61	\$867,159	\$23,029 23
Deduct amount reinsured.....	753,321	8,334, 90	161,210	2,002 55
Net amount in force..	<u>\$18,002,295</u>	<u>\$215,999 71</u>	<u>\$705,949</u>	<u>\$19,966 67</u>

## Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$13,560,719	\$163,786 17	1-2	\$84,393 06
1883.....		595,106	6,076 48	1-6	1,012 74
1882.....	Three years.....	740,206	7,776 90	1-2	3,893 45
1884.....		855,763	9,204 41	5-6	7,668 62
1880.....		342,320	3,967 09	1-10	396 70
1881.....		404,543	4,169 67	3-10	1,259 85
1882.....	Five years.....	497,677	5,184 94	1-2	2,592 10
1883.....		567,253	6,607 80	7-10	2,985 46
1884.....		431,253	4,238 43	9-10	4,435 56
1877.....	Ten years.....	6,250	240 62	6-30	72 18
Totals.....		<u>\$18,002,295</u>	<u>\$215,999 71</u>		<u>\$109,635 80</u>

## Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,784,910 32
Total losses paid since organization.....	2,695,321 46
Total cash dividends declared since the Company commenced business.....	296,241 00
Total dividends declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	40,600 00
Total amount loaned to stockholders and officers.....	52,100 00
Total amount of fire losses incurred during the year.....	126,396 47
Total amount of marine and inland losses incurred during the year.....	<u>44,683 60</u>

## Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written.....	\$2,719,316 00	\$2,569,326 00
Premiums received.....	26,373 32	9,186 38
Losses paid.....	13,530 88	12,111 69
Amount of losses incurred.....	<u>10,180 02</u>	<u>7,914 10</u>
Amount of taxes paid to various fire departments.....		\$451 00
Amount paid the Comptroller for taxes on premiums.....		<u>399 94</u>

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated April 24, 1849; commenced business, 1851.]

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary*

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$102,950 00
Loans on bond and mortgage (first liens).....	807,616 67
Interest accrued thereon.....	7,845 01

## Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$120,000 00
Wakefield (Mass.) Water Co. bonds.....	50,000 00	53,000 00
Kansas City, Mt. Joe & Council Bluffs R. R. bonds.....	100,000 00	120,000 00
Union Pacific R. R. Collateral Trust bonds.....	50,000 00	58,000 00
Chicago & Northwestern R. R. Sinking Fund bonds.....	50,000 00	55,000 00
Morris and Essex R. R. bonds.....	8,000 00	10,000 00
New York and Harlem R. R. bonds.....	10,000 00	12,500 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	10,000 00	12,500 00
St. Paul, Minneapolis and Manitoba Railway bonds.....	50,000 00	55,000 00
Chicago, Burlington and Quincy R. R. bonds.....	10,000 00	9,200 00
Detroit, Lansing and Northern R. R. bonds.....	2,000 00	2,400 00
Agawam National Bank, Springfield, stock.....	10,000 00	13,800 00
John Hancock National Bank, Springfield, stock.....	15,000 00	18,750 00
Chicopee National Bank, Springfield, stock.....	10,400 00	16,640 00
Pynchon National Bank, Springfield, stock.....	10,000 00	17,000 00
Second National Bank, Springfield, stock.....	2,800 00	4,900 00
Third National Bank, Springfield, stock.....	20,000 00	35,000 00
City National Bank, Springfield, stock.....	10,000 00	12,800 00
Chapin National Bank, Springfield, stock.....	10,000 00	13,000 00
First National Bank Springfield, stock.....	11,600 00	19,140 00
Ware National Bank, Ware, stock.....	7,500 00	9,000 00
First National Bank, Northampton, stock.....	3,400 00	4,250 00
Northampton National Bank, Northampton, stock.....	10,000 00	17,000 00
Monson National Bank, Monson, stock.....	1,000 00	1,250 00
First National Bank, Chicopee, stock.....	3,100 00	4,260 00
Adams National Bank, North Adams, stock.....	2,000 00	2,840 00
Tremont National Bank, Boston, stock.....	10,000 00	10,200 00
Boston National Bank, Boston, stock.....	10,000 00	11,200 00
New England National Bank, Boston, stock.....	10,000 00	13,800 00
Commonwealth National Bank, Boston, stock.....	10,000 00	11,000 00
Merchandise National Bank, Boston, stock.....	10,000 00	10,000 00
Merchants' National Bank, Boston, stock.....	10,000 00	13,400 00
Atlas National Bank, Boston, stock.....	10,000 00	11,500 00
Howard National Bank, Boston, stock.....	20,000 00	25,000 00
Webster National Bank, Boston, stock.....	10,000 00	11,700 00
Boylston National Bank, Boston, stock.....	15,000 00	17,250 00
Elliot National Bank, Boston, stock.....	10,000 00	12,000 00
National Bank of Commerce, Boston, stock.....	10,000 00	11,500 00
Shawmut National Bank, Boston, stock.....	10,000 00	11,300 00
National Bank of Commerce, New York, stock.....	10,000 00	15,000 00
Fourth National Bank, New York, stock.....	20,000 00	22,800 00
Continental National Bank, New York, stock.....	11,200 00	12,320 00
Metropolitan National Bank, New York, stock.....	20,000 00	6,000 00
Franklin County National Bank, Greenfield, stock.....	10,000 00	10,000 00
St. Paul National Bank, St. Paul, Minn., stock.....	10,000 00	11,000 00
Boston & Albany Railroad stock.....	70,000 00	119,000 00
Boston & Providence Railroad stock.....	20,000 00	34,000 00
Connecticut River Railroad stock.....	50,000 00	80,000 00
Worcester, Nashua & Rochester Railroad stock.....	10,000 00	7,000 00
New York, New Haven & Hartford Railroad stock.....	100,000 00	180,000 00
New York Central & Hudson River Railroad stock.....	50,000 00	45,000 00
Old Colony Railroad stock.....	50,000 00	72,500 00
New York & Harlem Railroad stock.....	50,000 00	100,000 00
Chicago, Burlington & Quincy Railroad stock.....	110,000 00	129,800 00
Chicago, Milwaukee & St. Paul R'y prfd stock.....	50,000 00	53,500 00
Pennsylvania Railroad stock.....	20,000 00	24,000 00

Total par and market values ..... \$1,272,000 00      \$1,792,700 00

1,792,700.00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Agawam Nat. Bank, Springfield, stk	\$2,000 00	\$2,660 00	\$2,275 00
Agawam National Bank stock.....	1,000 00	1,830 00	1,000 00
Quassak National Bank, Newburgh, N. Y., stock.....	500 00	625 00	400 00
Nonotuck Paper Co., Holyoke, stk.	10,000 00	10,000 00	
Valley Paper Co., Holyoke, stock..	6,000 00	8,400 00	15,000 00
Parsons Paper Co., Holyoke, stock.	1,000 00	10,000 00	

Total amounts.....	\$30,500 00	\$38,015 00	\$18,675 00
Cash in office, \$3,835.76; in bank, \$28,822.17; total .....			\$18,675 00
Interest due and accrued on stocks and bonds.....			32,657 93
Interest due and accrued on collateral loans.....			24,838 00
Premiums in due course of collection.....			466 88
Bills receivable, not matured, taken for premiums.....			179,000 00
All other assets, viz.: Rents due and accrued, \$887.62; due for re-insurances on losses paid, \$2,430.43; total.....			92,447 75
			3,318 05

Aggregate amount of all actual, available Assets ..... \$2,562,510 29

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$77,716 17
Losses unadjusted, including all reported and supposed losses....	112,788 15
Losses resisted, including interest, costs and expenses.....	14,336 53
Total amount of claims for losses.....	\$205,839 85
Deduct reinsurance thereon.....	11,949 28
Net amount of unpaid losses and claims.....	\$193,886 62
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$515,953 28
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	589,446 28
Total unearned premiums.....	1,105,399 56
Commissions and brokerage.....	26,850 00
Total liabilities, except capital and net surplus .....	\$1,326,136 18
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	236,374 11

Aggregate Liabilities, including paid up capital and net surplus, \$2,562,510 29

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,935,686 51
Deduct reinsurance, rebate and return premiums.....	301,082 78
Net cash received for premiums (all fire).....	\$1,634,652 73
Interest received on bonds and mortgages.....	17,708 70
Interest and dividends received from all other sources.....	97,762 46
Received for rent.....	3,835 30
Aggregate Income received during the year in cash.....	<u>\$1,753,959 19</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,025,830 53
Deduct salvages and re-insurances .....	11,794 09
Net amount paid for losses (all fire).....	\$1,014,036 51
Dividends paid .....	100,000 00
Commissions and brokerage.....	271,780 76
Salaries and other charges of officers, clerks and other employes ..	68,399 53
State, national and local taxes .....	84,913 18
All other payments.....	170,278 93
Aggregate Expenditures during the year in cash.....	<u>\$1,659,408 90</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$147,504,067	\$1,866,976 84
Written or renewed in 1884 .....	126,691,800	1,913,645 61
<b>Totals</b> .....	<b>\$274,195,867</b>	<b>\$3,780,622 35</b>
Deduct expirations and cancellations .....	122,844,838	1,722,850 39
<b>In force December 31, 1884</b> .....	<b>\$151,350,979</b>	<b>\$2,057,771 96</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$67,879,974	\$1,081,906 67	1-3	\$515,953 28
1883 .....		964,916	6,896 27	1-4	1,596 67
1884 .....	Two years .....	777,100	11,149 96	2-4	8,332 47
1882 .....		2,222,968	109,612 77	1-6	17,268 79
1883 .....	Three years .....	12,346,398	151,219 73	1-3	76,609 86
1884 .....		12,684,292	155,062 87	5-6	129,244 06
1881 .....		706,663	6,939 61	1-8	866 67
1882 .....	Four years .....	561,282	5,538 14	3-8	2,073 05
1883 .....		681,796	7,157 86	5-8	4,473 67
1884 .....		393,637	2,764 10	7-8	2,409 84
1880 .....		5,233,227	65,485 22	1-10	6,548 58
1881 .....		6,249,962	76,760 45	3-10	23,028 13
1882 .....	Five years .....	8,150,735	104,078 71	1-5	52,039 35
1883 .....		11,204,189	154,233 16	7-10	107,963 21
1884 .....		12,302,875	176,518 65	9-10	157,963 19
<b>Totals</b> .....		<b>\$151,350,979</b>	<b>\$2,067,811 96</b>	<b>.....</b>	<b>\$1,106,899 56</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$17,536,656 94
Total losses paid since organization .....	11,311,561 43
Total cash dividends declared since the Company commenced business .....	1,792,042 00
Total dividends declared payable in stock since organization .....	500,000 00
Total amount of the Company's stock owned by the directors at par value .....	161,200 00
Total amount loaned to stockholders and officers .....	156,266 67
Total amount of fire losses incurred during the year .....	1,067,470 60

*Business in the State of New York during the year.*

Fire risks written .....	\$12,936,984 00
Premiums received .....	147,531 61
Losses paid .....	96,567 09
Amount of losses incurred .....	96,815 82
Amount of taxes paid to various fire departments .....	1,976 08
Amount paid the Comptroller for taxes on premiums .....	968 41

## SPRING GARDEN INSURANCE COMPANY.

## PHILADELPHIA, PA.

[Organized or incorporated April 28, 1835; commenced business August 29, 1835.]

NELSON F. EVANS, *President.*JACOB E. PETERSON, *Secretary.*

Capital stock of the Company paid up, \$400,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$289,800 00
Loans on bond and mortgage (first liens) .....	326,430 00
Interest due and unpaid on bond and mortgage loans .....	4,263 23
Interest accrued thereon .....	1,786 75

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$30,000 00	\$36,600 00
Cincinnati City bonds.....	20,000 00	26,000 00
St. Joseph City bonds.....	20,000 00	20,400 00
North Pennsylvania R. R. bonds.....	20,000 00	27,750 00
Philadelphia and Reading R. R. bonds.....	50,000 00	43,750 00
Pittsburgh, Cincinnati and St. Louis R. R. bonds.....	20,000 00	28,550 00
Delaware and Bound Brook R. R. bonds.....	20,000 00	24,400 00
Pennsylvania R. R. bonds.....	10,000 00	12,050 00
Lehigh Valley R. R. bonds.....	20,000 00	24,500 00
Texas and Pacific R. R. bonds.....	20,000 00	15,200 00
New Orleans Pacific R. R. bonds.....	20,000 00	11,800 00
People's Passenger Railway Co. bonds.....	10,000 00	10,800 00
Lehigh Coal and Navigation Co. bonds.....	20,000 00	23,400 00
American Steamship Co. bonds.....	5,000 00	5,235 00
Kansas City Water-Works bonds.....	10,000 00	10,300 00
New York and West Shore R. R. bonds.....	10,000 00	4,000 00
Terre Haute and Logansport R. R. bonds.....	20,000 00	20,800 00
Manufacturers' National Bank stock.....	10,000 00	11,000 00
Penn. National Bank stock.....	15,700 00	21,290 00
Commercial National Bank Stock.....	5,000 00	6,000 00
Total par and market values.....	\$375,700 00	\$401,405 00

\$401,405 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$9,500 00	\$11,520 00	10,000 00
United States bonds.....	13,500 00	23,570 00	20,000 00
Central National Bank stock.....	11,000 00	22,700 00	26,000 00
Standard Oil trust certificates.....	10,000 00	9,000 00	5,000 00
United States bonds.....	14,000 00	17,080 00	15,000 00
Phila. & Reading R. R. bonds.....	5,000 00	3,400 00	3,000 00
Penn. National Bank stock.....	850 00	1,190 00	900 00
Ry. Equip. Co. Car Trust bonds.....	1,000 00	1,000 00	400 00
United States bonds.....	15,000 00	13,300 00	16,000 00
United States bonds.....	10,000 00	12,300 00	11,000 00
United States bonds.....	23,000 00	24,160 00	20,500 00
Standard Oil trust certificates.....	20,000 00	18,000 00	12,000 00
United States bonds.....	1,300 00	1,464 00	
Philadelphia City loan.....	400 00	480 00	
Lehigh Coal & Nav. Co. bond.....	500 00	550 00	
Pennsylvania R. R. stock.....	3,350 00	3,350 00	6,000 00
Lumbermens' Ins. Co. stock.....	800 00	1,120 00	
United Firemens' Ins. Co. stock.....	100 00	140 00	
Total amounts.....	\$149,200 00	\$185,294 00	\$154,800 00

154,800 00

Cash in office, \$5,820.90; in bank, \$37,965.77; total.....	43,786 67
Interest due and accrued on stocks and bonds.....	650 00
Premiums in due course of collection.....	3,399 04
Rents due and accrued.....	338 00

Aggregate amount of all actual, available Assets ..... \$1,176,678 69

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,505 75
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$47,261 36
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	16,586 33

Total unearned premiums.....	63,848 29
Amount reclaimable on perpetual fire policies.....	338,988 59
Salaries and other miscellaneous expenses, due and accrued.....	1,407 80
All other liabilities, viz.: Taxes and assessments, \$250; commissions and brokerage, \$234.32; total.....	484 32

Total liabilities, except capital and net surplus.....	\$406,234 75
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	370,443 94

Aggregate Liabilities, including paid up capital and net surplus, \$1,176,678 69

## III. INCOME DURING THE YEAR.

Gross cash premiums received	\$123,642 98
Deduct reinsurance, rebate and return premiums	19,766 06
Net cash received for premiums (all fire)	\$103,876 88
Interest received on bonds and mortgages	17,587 41
Interest and dividends received from all other sources	36,167 50
Received for rent	16,810 17
Income from all other sources	946 20
Deposit premiums received on perpetual fire risks	\$34,631 69
Aggregate Income received during the year in cash	\$174,888 16

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$63,953 99
Deduct salvages and reinsurances	7,999 86
Net amount paid for losses (all fire)	\$60,953 03
Dividends paid	64,000 00
Commissions and brokerage	21,915 88
Salaries and other charges of officers, clerks and other employes	15,817 99
State, national and local taxes	10,840 89
All other payments	11,041 79
Deposit premiums returned on perpetual fire risks	\$7,757 74
Aggregate Expenditures during the year in cash	\$184,069 58

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Risks.	Premiums.
In force December 31, 1883	\$10,232,503	\$109,217 25
Written or renewed in 1884	13,116,519	124,651 28
Totals	\$23,349,021	\$233,868 53
Deduct expirations and cancellations	11,792,111	107,890 75
In force December 31, 1884	\$11,556,910	\$118,977 78
Deduct amount reinsured	567,127	5,084 24
Net amount in force	\$10,989,783	\$113,893 54

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884	One year or less	\$9,857,519 64	\$34,522 73	1-2	\$47,261 36
1883		29,630 00	223 50	1-4	55 96
1882	Two years	20,100 00	208 49	3-4	231 36
1881		41,635 00	568 94	1-6	94 88
1880	Three years	217,446 74	2,463 74	1-2	1,231 87
1879		489,861 65	4,946 13	5-6	4,121 77
1878		1,000 00	30 00	3-8	11 25
1877	Four years	1,080 00	28 00	5-8	17 50
1876		1,000 00	90 00	7-8	78 75
1875		3,000 00	64 00	1-10	6 40
1874		93,050 00	445 98	3-10	133 79
1873	Five years	108,500 00	2,126 15	1-2	1,063 07
1872		315,177 21	4,161 46	7-10	2,913 02
1871		373,630 00	4,894 61	9-10	4,396 15
1870	Six years	300 00	15 00	5-6	12 50
1869		16,800 00	445 00	1-7	63 57
1868		21,000 00	679 50	2-7	194 14
1867		12,800 00	461 25	3-7	197 68
1866	Seven years	9,800 00	415 00	4-7	237 14
1865		22,500 00	793 75	5-7	566 96
1864		11,000 00	301 25	6-7	253 31
1863		11,000 00	412 50	12-14	388 08
1862		10,000 00	350 00	3-10	105 00
1-82	Ten years	2,500 00	87 50	8-10	30 00
1861		5,000 00	200 00	9-10	180 00
Totals		\$11,556,910 94	\$118,974 78		\$68,845 29

*Answers to General Interrogatories.*

Total losses paid since organization.....	\$1,805,658 87
Total cash dividends declared since the Company commenced business.....	1,025,215 00
Total dividends declared payable in stock since organization.....	200,000 00
Total amount of the Company's stock owned by the directors at par value.....	204,650 00
Total amount loaned to stockholders.....	58,400 00
Total amount of fire losses incurred during the year.....	55,236 37

*Business in the State of New York during the year.*

Fire risks written.....	\$2,132,765 00
Premiums received.....	22,266 59
Losses paid.....	8,158 22
Amount of losses incurred.....	6,530 25
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	494 97
Amount of taxes paid to various fire departments.....	238 94
Amount paid the Comptroller for taxes on premiums.....	177 78

## SUN INSURANCE COMPANY.

SAN FRANCISCO, CALIFORNIA.

[Organized or Incorporated and commenced business February, 1882.]

C. L. TAYLOR, *President.*EDWARD E. POTTER, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$30,000 00
Loans on bond and mortgage (first liens).....	215,000 00
Interest due and unpaid on bond and mortgage loans .....	1,138 33
Interest accrued thereon.....	1,508 40

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$50,000 00	\$50,500 00
Merceda County bonds .....	84,500 00	85,398 50
Total par and market values.....	\$84,500 00	\$85,898 50
Cash in office, \$6,755.48; in bank, \$13,336.68; total.....		20,092 16
Interest due and accrued on stocks and bonds.....		1,112 50
Premiums in due course of collection .....		37,038 56
Bills receivable, not matured, taken for premiums.....		10,680 01
All other assets .....		3,320 85

Aggregate amount of all actual, available Assets .. \$465,789 31

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$13,231 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$65,079 81
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	15,117 54
Unearned premiums, at 50 per cent, on inland navigation risks ..	2,723 79
Unearned premiums, at 100 per cent, on marine risks .....	37,816 81
Total unearned premiums .....	120,736 95
All other liabilities, viz.: Commissions and brokerage.....	2,355 42
Total liabilities, except capital and net surplus.....	\$136,323 37

Joint-stock capital paid up in cash .....	\$300,000 00
Surplus beyond all liabilities .....	29,465 94
Surplus, constituting a permanent reserve fund, which cannot be redeemed so as to diminish said reserve .....	\$32,500 00

**Aggregate Liabilities, including paid up capital and net surplus, \$465,789 31**

### III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received .....	\$314,484 46	\$77,140 98
Deduct reinsurance, rebate and return premiums ..	58,836 77	13,854 88
Net cash received for premiums .....	\$155,647 69	\$63,286 04
Interest and dividends received from all sources .....		\$319,483 78
Received for rent .....		14,676 90
Income from all other sources .....		6,112 50
		157 88
<b>Aggregate Income received during the year in cash .....</b>		<b>\$240,381 01</b>

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses .....	\$78,840 61	\$30,059 70
Deduct salvages and reinsurances .....		230 55
Net amount paid for losses .....	\$78,840 61	\$29,829 15
Dividends paid .....		\$108,679 76
Commissions and brokerage .....		30,000 00
Salaries and other charges of officers, clerks and other employes ..		81,837 87
State, national and local taxes .....		23,709 37
All other payments .....		1,659 62
		17,882 80
<b>Aggregate Expenditures during the year in cash .....</b>		<b>\$215,769 42</b>

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1883 .....	\$6,831,800	\$107,273 89	\$708,182	\$37,986 00
Written or renewed in 1884 .....	14,735,526	213,743 68	3,081,636	75,767 45
Totals .....	\$21,567,326	\$221,016 57	\$3,789,718	\$113,753 45
Deduct expirations and cancellations .....	9,622,010	136,964 06	2,235,017	64,439 67
In force December 31, 1884 .....	\$11,945,316	\$184,092 52	\$1,549,701	\$49,313 78
Deduct amount reinsured .....	367,430	26,068 20	887,399	7,051 89
Net amount in force .....	\$11,577,886	\$157,994 32	\$1,162,302	\$42,262 89

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$3,943,739	\$130,159 63	1-3	\$65,079 81
1884 .....	Two years .....	71,961	1,099 27	2-4	824 45
1882 .....	Three years .....	448,168	8,513 17	1-6	1,418 86
1883 .....		454,979	6,988 89	1-3	3,434 44
1884 .....	Four years .....	717,789	10,521 59	5-6	8,768 00
1884 .....		2,900	42 50	7-8	37 19
1883 .....	Five years .....	5,880	188 75	7-10	97 13
1884 .....		23,450	530 53	9-10	477 48
Totals .....		\$11,577,886	\$157,994 32		\$80,197 35

#### Answers to General Interrogatories.

Total premiums received since the organization of the Company .....	\$549,799 00
Total losses paid since organization .....	201,196 02
Total cash dividends declared since the Company commenced business ..	30,000 00
Total amount of the Company's stock owned by the directors at par value ..	64,000 00
Total amount of fire losses incurred during the year .....	74,104 17
Total amount of marine and inland losses incurred during the year .....	30,059 70



*Business in the State of New York during the year.*

Fire risks written.....	\$1,198,523 00
Premiums received.....	12,173 24
Losses paid.....	10,533 98
Amount of losses incurred.....	11,093 98
Amount paid the Comptroller for taxes on premiums.....	113 40

## TRADERS' INSURANCE COMPANY.

## CHICAGO, ILL.

[Organized and commenced business February, 1865; reorganized May, 1873.]

R. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.*

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

Market value of real estate owned, unincumbered..... \$137,195 26

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$350,000 00	\$425,250 00
Chicago and Northwestern Railway gold bonds....	50,000 00	62,000 00
Chicago, Milwaukee and St. Paul Railroad bonds..	50,000 00	60,250 00
Chicago, Burlington and Quincy Railroad bonds...	50,000 00	46,500 00
Chicago City Railway bonds.....	20,000 00	19,225 00
Cook County bonds.....	42,000 00	46,200 00
City of Chicago bonds.....	11,000 00	12,990 00
Evanston Water Loan bonds.....	15,000 00	16,500 00
Lincoln Park bonds.....	5,000 00	5,300 00
Chicago City Railway stock.....	60,000 00	147,000 00
Chicago West Division Railway stock.....	8,400 00	83,600 00
National Bank of America stock.....	8,500 00	9,490 00
Chicago and Northwestern Railway stock.....	25,000 00	20,750 00

Total par and market values..... \$698,900 00 \$904,955 00

Cash in office, \$324.70; in bank, \$61,149.38; total.....	61,474 08
Interest due and accrued on stocks and bonds.....	4,001 66
Premiums in due course of collection.....	28,502 74
All other assets, viz.: Rents due and accrued, \$250; due for losses paid and premiums advanced, \$28,438.56; total.....	28,688 56

Aggregate amount of all actual, available Assets..... \$1,164,818 02

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$32,218 07
Losses unadjusted, including all reported and supposed losses....	34,051 68
Losses resisted, including interest, costs and expenses.....	8,564 78

Total amount of claims for losses.....	\$75,834 48
Deduct reinsurance thereon.....	9,557 23

Net amount of unpaid losses and claims..... \$66,277 25

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$300,339 52
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	57,877 99

Total unearned premiums..... 358,217 51

All other liabilities, viz.: Commissions and brokerage, \$4,837.56; miscellaneous, \$28,923.35; total.....	33,750 91
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Total liabilities, except capital and net surplus..... \$358,245 67

Joint-stock capital paid up in cash .....	\$500,000 00
Surplus beyond all liabilities .....	306,572 85

Aggregate Liabilities, including paid up capital and net surplus, \$1,164,818 02

### III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received .....	\$368,330 60	\$2,431 11
Deduct reinsurance rebate and return premiums ..	166,617 52	.....
Net cash received for premiums .....	<u>\$501,718 08</u>	<u>\$2,431 11</u>
		\$504,144 19
Interest and dividends received from all sources .....		40,724 14
Received for rent .....		6,000 00
Income from all other sources .....		890 83

Aggregate Income received during the year in cash .....

\$551,758 66

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses .....	\$333,397 11	\$172 88
Deduct salvages and reinsurances .....	21,095 08	.....
Net amount paid for losses .....	<u>\$317,302 08</u>	<u>\$172 88</u>
		\$317,474 91
Dividends paid .....		50,000 00
Commissions and brokerage .....		90,785 68
Salaries and other charges of officers, clerks and other employes ..		30,080 25
State, national and local taxes .....		18,438 11
All other payments .....		15,908 56

Aggregate Expenditures during the year in cash .....

\$528,685 51

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$30,759,939	\$431,151 27	.....	.....
Written or renewed in 1884 .....	50,830,796	668,320 60	.....	.....
Totals .....	<u>\$81,590,735</u>	<u>\$1,099,471 87</u>	.....	.....
Deduct expirations and cancellations .....	41,555,390	523,737 59	.....	.....
In force December 31, 1884 .....	\$40,035,445	\$562,754 32	.....	.....
Deduct amount reinsured .....	4,322,083	64,637 12	.....	.....
Net amount in force .....	<u>\$35,703,363</u>	<u>\$498,127 16</u>	<u>\$317,593</u>	<u>\$2,431 11</u>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$37,959,198	\$400,679 05	1-2	\$200,339 52
1883 .....	.....	80,117	1,246 13	1-4	306 53
1884 .....	Two years .....	23,950	239 12	3-4	179 04
1883 .....	.....	1,143,111	13,866 16	1-2	2,311 03
1885 .....	Three years .....	2,027,618	25,638 64	1-2	12,819 42
1884 .....	.....	2,475,419	30,230 42	5-6	25,192 02
1881 .....	.....	2,700	34 69	1-6	4 38
1883 .....	Four years .....	1,500	23 14	2-6	5 67
1885 .....	.....	5,400	108 21	5-6	64 50
1890 .....	.....	217,650	2,553 43	1-10	255 34
1881 .....	.....	223,070	2,194 55	3-10	958 35
1883 .....	Five years .....	303,039	3,189 46	1-2	1,594 73
1883 .....	.....	494,308	5,601 71	7-10	4,108 19
1884 .....	.....	841,377	11,167 60	9-10	10,050 64
Totals .....		<u>\$35,703,363</u>	<u>\$498,127 16</u>	.....	<u>\$258,217 51</u>

#### Answers to General Interrogatories.

Total premiums received since the organization of the Company .....	\$4,543,884 44
Total losses paid since organization .....	2,637,082 74
Total cash dividends declared since the Company commenced business .....	623,500 00
Total amount of the Company's stock owned by the directors at par value .....	65,100 00
Total amount of fire losses incurred during the year .....	841,600 45
Total amount of inland losses incurred during the year .....	172 88

*Business in the State of New York during the year.*

Fire risks written .....	\$25,975,477 15
Premiums received .....	75,880 77
Losses paid .....	53,174 00
Amount of losses incurred .....	55,108 79
Amount of taxes paid to various fire departments .....	1,294 87
Amount paid the Comptroller for taxes on premiums .....	646 96

## UNION INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated April 28, 1865; commenced business June 20, 1865.]

GUSTAVE TOUCHARD, *President*,JAMES D. BAILEY, *Secretary*.

Capital stock of the Company paid up, \$750,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$110,000 00
Loans on bond and mortgage (first liens) .....	223,106 69
Interest due and unpaid on bond and mortgage loans .....	811 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$300,000 00	\$307,500 00	
Montgomery Avenue, San Francisco, bonds .....	120,000 00	48,000 00	
Oakland City, California, bonds .....	8,000 00	10,000 00	
Alameda Town, California, bonds .....	10,000 00	11,000 00	
Total par and market values .....	\$638,000 00	\$676,500 00	676,500 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
San Francisco Gas-Light Co. stock ..	\$50,000 00	\$29,000 00	\$25,000 00	
Spring Valley Water Works stock ..	10,000 00	8,700 00	5,000 00	
Total amounts .....	\$60,000 00	\$37,700 00	\$30,000 00	30,000 00
Cash in office, \$14,697.82; in bank, \$18,285.94; total .....				32,983 76
Interest due and accrued on stocks and bonds .....				4,740 00
Premiums in due course of collection .....				23,498 83
Bills receivable, not matured, taken for premiums .....				10,690 40

Aggregate amount of all actual, available Assets ..... \$1,112,258 88

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$22,236 96
Losses unadjusted, including all reported and supposed losses .....	22,647 95
Losses related, including interest, costs and expenses .....	4,949 07
Net amount of unpaid losses and claims .....	\$49,833 98
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$112,568 60
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	55,588 25
Unearned premiums, at 100 per cent, on marine and inland navigation risks .....	10,409 65
Unearned premiums, at 50 per cent, on time Hull risks .....	12,512 25
Total unearned premiums .....	198,075 95
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise .....	1,000 00

Cash dividends to stockholders, unpaid.....	\$210 00
All other liabilities, viz.: Commissions and brokerage.....	1,280 00

Total liabilities, except capital and net surplus.....	\$250,349 93
Joint-stock capital paid up in cash.....	750,000 00
Surplus beyond all liabilities.....	111,908 95

Aggregate Liabilities, including paid up capital and net surplus, \$1,112,258 88

### III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$343,830 87	\$117,458 88
Deduct reinsurance, rebate and return premiums...	55,744 66	18,864 34
Net cash received for premiums.....	<u>\$288,086 21</u>	<u>\$98,604 54</u>
		\$386,690 25
Interest received on bonds and mortgages.....		18,640 49
Interest and dividends received from all other sources.....		23,602 05
Received for rent.....		8,940 00
Aggregate Income received during the year in cash.....		<u>\$487,872 76</u>

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$198,945 22	\$41,797 91
Deduct salvages and reinsurances.....	13,498 55	2,328 58
Net amount paid for losses.....	<u>\$185,446 67</u>	<u>\$39,469 38</u>
		\$223,216 05
Dividends paid.....		90,030 00
Commissions and brokerage.....		55,568 87
Salaries and other charges of officers, clerks and other employes..		55,530 31
State, national and local taxes.....		11,545 88
All other payments.....		35,207 32
Aggregate Expenditures during the year in cash.....		<u>\$470,098 43</u>

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$27,409,686	\$357,552 41	\$1,032,236	\$37,363 15
Written or renewed in 1884.....	27,266,083	347,570 75	11,905,650	115,116 95
Totals.....	<u>\$54,675,779</u>	<u>\$705,123 16</u>	<u>\$12,937,886</u>	<u>\$152,479 10</u>
Deduct expirations and cancellations.....	26,092,850	345,464 60	11,981,894	114,965 80
In force December 31, 1884.....	\$26,583,929	\$359,658 56	\$956,492	\$37,513 30
Deduct amount reinsured.....	1,355,674	18,230 00	54,250	2,078 90
Net amount in force.....	<u>\$25,228,255</u>	<u>\$341,428 56</u>	<u>\$902,242</u>	<u>\$35,434 40</u>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$17,515,668	\$237,131 25	1-2	\$118,565 60
1883.....		23,650	237 67	1-4	59 32
1884.....	Two years.....	5,300	61 15	3-4	45 35
1883.....		1,953,226	25,335 22	1-6	4,222 53
1882.....	Three years.....	1,780,344	23,313 56	1-2	11,656 78
1884.....		2,350,660	33,902 30	5-6	28,251 90
1883.....		6,000	101 75	1-8	12 72
1882.....	Four years.....	5,000	45 00	3-8	16 87
1881.....		1,450	30 50	5-8	12 80
1880.....		41,609	444 17	1-10	44 40
1881.....		497,616	5,189 95	3-10	1,556 98
1882.....	Five years.....	456,332	5,774 49	1-2	2,887 34
1883.....		359,735	5,363 20	7-10	3,753 54
1884.....		320,765	4,519 35	9-10	4,067 42
Totals.....		<u>\$25,228,255</u>	<u>\$341,428 56</u>		<u>\$175,153 95</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$7,198,027 94
Total losses paid since organization.....	4,887,335 84
Total cash dividends declared since the Company commenced business.....	2,047,500 00
Total amount of the Company's stock owned by the directors at par value.....	\$16,000 00
Total amount loaned to stockholders and directors.....	30,000 00
Total amount of fire losses incurred during the year.....	\$63,475 70
Total amount of marine and inland losses incurred during the year.....	46,649 15
Amounts deposited in various States and countries for the protection of policy-holders.....	50,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$235,474 95
Premiums received.....	7,273 42
Losses paid.....	6,807 01
Amount of losses incurred.....	7,883 58
Amount of taxes paid to various fire departments.....	174 32
Amount paid the Comptroller for taxes on premiums.....	121 16

## UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 2, 1860; commenced business April 1, 1861.]

JOSEPH L. CAVEN, *President.*ROBERT B. BEATH, *Secretary*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$128,814 87
Loans on bond and mortgage (first liens).....	236,116 16
Loans on bond and mortgage upon which more than one year's interest is due.....	4,000 00
Interest due and unpaid on bond and mortgage loans.....	797 36
Interest accrued thereon.....	8,214 87

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$61,000 00
Philadelphia City bonds.....	60,000 00	64,300 00
Pittsburgh Street bonds.....	25,000 00	25,325 00
Northern Central R. R. bonds.....	10,000 00	11,600 00
Iron Mountain Car trust bonds.....	7,000 00	7,000 00
Colorado Rolling Stock trust bonds.....	10,000 00	10,000 00
Reading R. R. general mortgage bonds.....	20,000 00	13,700 00
Continental Passenger Railway Co. stock.....	30,000 00	25,800 00
Chicago & West. Ind. R. R. general mtge. bond.....	10,000 00	10,000 00
N. Y., St. Louis and Chicago Car trust bonds.....	5,000 00	5,000 00
Bellefonte, Nittany & Lemont R.R. 1st. mtge. bonds.....	10,000 00	11,000 00
Total par and market values.....	\$337,000 00	\$347,525 00

247,525 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
North Penn. R. R. gen. mort. bonds.....	\$35,000 00	\$31,875 00	\$35,000 00
Real Estate Title Ins. Co. stock.....	1,000 00	2,000 00	1,000 00
Real Estate Title Ins. Co. stock.....	5,000 00	10,000 00	5,500 00
Real Estate Title Ins. Co. stock.....	2,000 00	4,000 00	2,000 00
Real Estate Title Ins. Co. stock.....	8,000 00	12,100 00	10,000 00
North Penn. R. R. Co. stock.....	50,000 00	82,000 00	60,000 00
Germantown Pass. Railway Co. st'k.....	3,500 00	3,500 00	2,500 00
Frank. & South. Pass. R'y Co. stock.....	2,500 00	11,250 00	5,000 00
Green and Coates Sts., Philadelphia, Pass. Railway Co. stock.....	10,000 00	17,600 00	12,000 00
Union Pass. Railway Co. stock.....	4,500 00	12,325 00	6,000 00
Total amounts.....	\$111,250 00	\$186,650 00	\$132,600 00

133,000 00

Cash in office, \$50.87; in bank, \$15,988.78; total.....	\$16,039 60
Interest due and accrued on stocks and bonds.....	4,780 85
Interest due and accrued on collateral loans.....	769 84
Net premiums in due course of collection.....	7,493 06
All other assets, viz.: Rents due and accrued.....	606 83

Aggregate amount of all actual, available Assets..... \$788,157 78

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,500 73
Losses unadjusted, including all reported and supposed losses.....	7,645 00
Losses resisted, including interest, costs and expenses.....	1,500 00

Net amount of unpaid losses and claims..... \$12,645 73

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$44,935 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	31,879 64

Total unearned premiums..... 66,805 24

Amount reclaimable on perpetual fire policies..... \$50,283 43

Salaries and other miscellaneous expenses, due and accrued..... 179 20

All other liabilities, viz.: Taxes and assessments..... 1,519 83

Total liabilities, except capital and net surplus..... \$481,483 91

Joint-stock capital paid up in cash..... 300,000 00

Surplus beyond all liabilities..... 51,724 83

Aggregate Liabilities, including paid up capital and net surplus, \$788,157 78

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$123,330 64
Deduct reinsurance, rebate and return premiums.....	17,373 37

Net cash received for premiums (all fire)..... \$105,958 47

Interest received on bonds and mortgages..... 14,211 77

Interest and dividends received from all other sources..... 20,116 79

Received for rent..... 381 55

Deposit premiums received on perpetual fire risks..... \$33,613 79

Aggregate Income received during the year in cash..... \$139,768 58

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)..... \$83,535 55

Dividends paid..... 18,000 00

Commissions and brokerage..... 24,167 08

Salaries and other charges of officers, clerks and other employes.. 10,871 47

State, national and local taxes..... 3,315 21

All other payments..... 8,434 64

Deposit premiums returned on perpetual fire risks..... \$13,399 49

Aggregate Expenditures during the year in cash..... \$148,323 95

## V. MISCELLANEOUS.

### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$11,953,065	\$134,211 17
Written or renewed in 1884.....	13,565,361	123,366 86
<b>Totals</b> .....	<u>\$25,518,426</u>	<u>\$257,078 03</u>
Deduct expirations and cancellations.....	13,793,206	126,991 55
<b>In force December 31, 1884</b> .....	<u>\$11,725,220</u>	<u>\$130,086 48</u>
Deduct amount reinsured.....	253,487	2,885 16
<b>Net amount in force</b> .....	<u>\$11,471,733</u>	<u>\$127,201 32</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$39,860,485	\$89,851 19	1-2	\$44,925 90
1883.....		11,400	104 94	1-4	26 25
1884.....	Two years.....	44,000	632 51	3-4	474 38
1883.....		157,680	1,970 64	1-6	328 44
1883.....	Three years.....	991,705	7,617 25	1-3	3,906 67
1884.....		523,596	5,360 34	5-6	4,353 62
1881.....		600	18 00	1-8	2 25
1882.....		500	15 00	2-8	5 63
1883.....	Four years.....	24,183	150 65	5-8	94 15
1884.....		7,500	117 06	7-8	103 08
1880.....		123,370	2,010 22	1-10	201 62
1881.....		62,450	1,224 35	3-10	367 30
1882.....	Five years.....	64,250	1,326 50	1-3	613 25
1883.....		253,897	5,154 08	7-10	3,610 60
1884.....		293,987	4,076 95	9-10	3,680 26
	Various.....	314,400	7,794 55	Various	4,191 79
Totals.....		\$12,467,788	\$127,228 32		\$66,805 24

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,023,659 19
Total losses paid since organization.....	686,098 83
Total cash dividends declared since the Company commenced business.....	164,506 00
Total amount of the Company's stock owned by the directors at par value.....	108,470 00
Total amount of fire losses incurred during the year.....	86,766 06

*Business in the State of New York during the year.*

Fire risks written.....	\$3,598,375 00
Premiums received.....	38,439 08
Losses paid.....	19,313 70
Amount of losses incurred.....	22,197 43
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	223 48
Amount of taxes paid to various fire departments.....	258 09
Amount paid the Comptroller for taxes on premiums.....	271 67

## WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or Incorporated December 31, 1872; commenced business January 1, 1873.]

ISAAC SWEETSER, *President.*

A. WILLARD DAMON, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

### I. ASSETS.

Loans on bond and mortgage (first liens).....	\$45,500 00
Interest accrued thereon.....	809 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$145,000 00	\$169,085 00
Atlas National Bank stock.....	34,500 00	39,804 00
Blackstone National Bank stock.....	16,000 00	16,320 00
Columbian National Bank stock.....	58,100 00	72,625 00
Continental National Bank stock.....	8,400 00	9,358 00
Elliot National Bank stock.....	5,000 00	6,085 00
Freemans National Bank Stock.....	8,000 00	8,540 00
Globe National Bank stock.....	2,500 00	2,848 00
Hamilton National Bank.....	11,000 00	13,557 00
Massachusetts National Bank stock.....	3,750 00	8,324 00
Merchants' National Bank stock.....	55,000 00	73,769 00
Merchandise National Bank stock.....	6,000 00	5,790 00
North National Bank stock.....	17,000 00	20,326 00

	Par value.	Market value.
New England National Bank stock.....	\$30,000 00	\$26,650 00
Old Boston National Bank stock.....	550 00	666 00
State National Bank stock.....	12,500 00	14,641 00
Shawmut National Bank stock.....	2,000 00	2,350 00
Suffolk National Bank stock.....	8,500 00	9,605 00
Tremont National Bank stock.....	2,500 00	2,550 00
Union Market National Bank stock.....	1,200 00	1,440 00
Washington National Bank stock.....	6,400 00	8,255 00
National Bank of Commerce stock.....	8,500 00	9,690 00
National Bank of the Commonwealth stock.....	10,000 00	11,300 00
National Bank of North America stock.....	7,500 00	7,875 00
National City Bank stock.....	12,500 00	14,479 00
National Eagle Bank stock.....	11,600 00	12,789 00
National Hide and Leather Bank stock.....	10,000 00	11,300 00
National Revere Bank stock.....	20,400 00	24,531 00
National Union Bank stock.....	4,700 00	6,357 00
National Webster Bank stock.....	4,000 00	4,670 00
Norwich and Worcester Railroad stock.....	4,000 00	6,730 00
New York Central and H. R. R. Co. stock.....	10,000 00	8,575 00
Old Colony Railroad stock.....	25,000 00	50,400 00
Union Pacific Railroad stock.....	20,000 00	9,300 00
Chicago, Burlington and Quincy Railroad stock.....	21,000 00	24,150 00
Boston and Lowell Railroad stock.....	25,000 00	26,950 00
Boston and Albany Railroad stock.....	14,300 00	24,238 00
Fitchburg Railroad stock.....	10,000 00	11,100 00
Northern Pacific Railroad preferred stock.....	10,000 00	8,975 00
Boston Gas-Light Co. stock.....	5,000 00	7,450 00
City of Boston bonds.....	110,000 00	123,100 00
Chicago, Burlington and Quincy Railroad bonds.....	10,000 00	12,775 00
Eastern Railroad bonds.....	61,500 00	71,032 00
Old Colony Railroad bonds.....	20,000 00	24,600 00
Union Pacific Railroad bonds.....	20,000 00	22,000 00
Cedar Rapids and Mo. River Railroad bonds.....	5,000 00	6,100 00
Pueblo and Arkansas Valley Railroad bonds.....	20,000 00	23,700 00
Northern Pacific Railroad bonds.....	30,000 00	30,225 00
Northern Pacific R. R. (Pend d'Oreille Div.) bonds.....	10,000 00	9,850 00
Oregon and Transcontinental Co. bonds.....	10,000 00	6,750 00
Saginaw and Western Railroad bonds.....	5,000 00	5,400 00
Fremont, Elkhorn and Mo. Valley Railroad bonds.....	5,000 00	5,425 00
Kansas City, Springfield and Memphis R. R. bonds.....	10,000 00	10,000 00
Kansas City, Lawrence and Southern R. R. bonds.....	10,000 00	10,900 00
Kansas City, St. Jo. and Council Bluffs R. R. bonds.....	6,000 00	7,155 00
Nodaway Valley Railroad bonds.....	10,000 00	11,000 00
Oregon Railway and Navigation Co. bonds.....	20,000 00	22,000 00
Oregon Railway and Navigation Co. scrip.....	5,000 00	5,000 00
Oregon Railway and Navigation Co. debentures.....	25,000 00	24,813 00

Total par and market values..... \$1,061,400 00 \$1,234,292 00 \$1,234,292 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Indian Orchard Mills stock.....	\$32,000 00	\$40,000 00	\$25,000 00
Commercial Wharf Co. stock.....	10,000 00	25,000 00	10,000 00
Central Mills Co. stock.....	25,000 00	25,000 00	20,000 00
Total amounts.....	<u>\$67,000 00</u>	<u>\$90,000 00</u>	<u>\$55,000 00</u>

Cash in office, \$37,442.14; in bank, \$108,212.53; total..... 140,654 67  
Interest due and accrued on stocks and bonds..... 3,392 65  
Interest due and accrued on collateral loans..... 380 92  
Premiums in due course of collection..... 92,089 26  
Bills receivable, not matured, taken for premiums..... 45,296 28

Aggregate amount of all actual, available Assets..... \$1,607 414 78

#### II. LIABILITIES.

Net amount of unpaid losses and claims..... \$127,320 00  
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less..... \$234,288 69  
Unearned premiums, *pro rata*, on fire risks running more than one year..... 124,053 89  
Unearned premiums, at 100 per cent, on marine risks..... 65,453 19

Total unearned premiums..... 423,734 77  
All other liabilities, viz.: Commissions and brokerage..... 797 92

Total liabilities, except capital and net surplus..... \$551,852 69



Joint-stock capital paid up in cash .....	\$1,000,000 00
Surplus beyond all liabilities .....	55,562 09

Aggregate Liabilities, including paid up capital and net surplus, \$1,607,414 78

### III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received .....	\$783,439 23	\$304,933 25	
Deduct reinsurance, rebate and return premiums ..	168,471 53	18,843 16	
Net cash received for premiums .....	<u>\$614,967 70</u>	<u>\$186,090 09</u>	\$801,057 79
Interest received on bonds and mortgages .....			4,153 89
Interest and dividends received from all other sources .....			65,711 11
Income from all other sources .....			2,535 21
Aggregate Income received during the year in cash .....			<u>\$873,458 00</u>

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses .....	\$407,881 33	\$155,397 00	
Deduct salvages and reinsurances .....	13,950 56	17,930 82	
Net amount paid for losses .....	<u>\$394,930 77</u>	<u>\$137,466 18</u>	\$532,396 95
Dividends paid .....			30,000 00
Commissions and brokerage .....			223,758 85
Salaries and other charges of officers, clerks and other employés ..			23,500 00
State, national and local taxes .....			8,529 93
All other payments .....			22,889 09
Aggregate Expenditures during the year in cash .....			<u>\$841,074 82</u>

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums
In force December 31, 1883 .....	\$37,448,298	\$417,158 55	\$3,947,419	\$63,394 92
Written or renewed in 1884 .....	63,763,015	773,161 07	10,106,357	212,380 08
Totals .....	<u>\$101,210,313</u>	<u>\$1,190,319 62</u>	<u>\$13,053,776</u>	<u>\$275,735 00</u>
Deduct expirations and cancellations .....	45,920,124	487,193 74	11,339,764	203,961 43
In force December 31, 1884 .....	\$55,290,189	\$708,125 86	\$1,734,012	\$65,763 57
Deduct amount reinsured .....	4,715,032	66,170 56	56,089	1,311 33
Net amount in force .....	<u>\$50,575,157</u>	<u>\$641,955 30</u>	<u>\$1,677,924</u>	<u>\$64,452 19</u>

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$35,404,232	\$468,457 38	1-2	\$234,228 69
1883 .....		56,349	683 16	1-4	170 54
1884 .....	Two years .....	108,663	1,274 70	3-4	956 06
1883 .....		627,226	8,063 61	1-6	1,343 77
1884 .....	Three years .....	1,441,786	12,011 58	1-2	9,505 79
1883 .....		6,673,602	66,108 14	5-6	55,091 11
1881 .....		9,992	103 59	1-8	12 95
1882 .....	Four years .....	26,335	259 18	3-8	97 19
1883 .....		24,330	98 94	5-8	61 84
1884 .....		69,181	681 44	7-8	506 26
1880 .....		518,007	5,579 16	1-10	537 91
1881 .....		476,162	5,343 84	3-10	1,603 15
1882 .....	Five years .....	518,081	6,461 58	1-3	3,230 79
1883 .....		1,507,848	12,606 64	7-10	13,724 62
1884 .....		3,113,423	40,224 38	9-10	37,101 94
Totals .....		<u>\$50,575,157</u>	<u>\$641,955 30</u>	.....	<u>\$323,262 58</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,770,645 78
Total losses paid since organization.....	2,472,726 44
Total cash dividends declared since the Company commenced business.....	370,000 00
Total dividends declared payable in stock since organization.....	200,000 00
Total amount of the Company's stock owned by the directors at par value.....	204,800 00
Total amount of fire losses incurred during the year.....	422,226 00
Total amount of marine losses incurred during the year.....	122,681 00

*Business in the State of New York during the year.*

Fire risks written.....	\$15,502,597 00
Premiums received.....	108,698 09
Losses paid.....	45,953 00
Amount of losses incurred.....	47,680 00
Amount paid the Comptroller for taxes on premiums.....	705 06

## WESTERN INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March 20, 1849; commenced business May 1, 1849.]

ALEXANDER NIMICK, *President.*WM. P. HERBERT, *Secretary.*

Capital stock of the Company paid up, \$800,000.

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$45,000 00
Loans on bond and mortgage (first liens).....	181,683 00
Loans on bond and mortgage upon which more than one year's interest is due.....	1,100 00
Interest due and unpaid on bond and mortgage loans.....	180 00
Interest accrued thereon.....	2,403 50

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$20,000 00	\$36,525 00
Allegheny County bonds.....	60,000 00	61,500 00
City of Pittsburgh Street bonds.....	15,000 00	15,175 00
City of Pittsburgh School bonds.....	2,500 00	2,625 00
Allegheny City bonds.....	1,000 00	1,000 00
Allegheny City Water Extension bonds.....	8,500 00	8,725 00
McKeesport Borough School bonds.....	12,500 00	12,500 00
Pittsburgh Junction R. R. Co. bonds.....	18,000 00	18,880 00
Pittsburgh and Western R. R. Co. bonds.....	10,000 00	8,500 00

Total par and market values..... \$159,500 00 \$166,970 00

Cash in office, \$1,881.78; in bank, \$20,134.89; total.....	166,970 00
Interest due and accrued on stocks and bonds.....	22,016 67
Premiums in due course of collection.....	222 50
Bills receivable, not matured, taken for premiums.....	4,712 42
Rents due and accrued.....	240 00
	200 00

Aggregate amount of all actual, available Assets..... \$424,678 09

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,360 41
Losses unadjusted, including all reported and supposed losses.....	1,880 00

Net amount of unpaid losses and claims..... \$3,270 41

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$30,636 43
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	17,112 05
Unearned premiums, at 50 per cent, on inland navigation risks.....	700 00

Total unearned premiums..... 48,500 48

Salaries and other miscellaneous expenses, due and accrued.....	\$100 00
All other liabilities, viz.: Commissions and brokerage.....	185 13

Total liabilities, except capital and net surplus.....	\$52,056 02
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	72,622 07

Aggregate Liabilities, including paid up capital and net surplus, \$424,678 09

### III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$85,261 28	\$2,364 53
Deduct reinsurance, rebate and return premiums...	6,264 44	68 80
Net cash received for premiums.....	<u>\$78,996 84</u>	<u>\$2,295 73</u>
		\$81,292 57
Interest received on bonds and mortgages.....		6,721 50
Interest and dividends received from all other sources.....		9,016 42
Received for rent.....		1,075 00
Income from all other sources.....		2,257 06
Received for increased capital.....		<u>\$75,000 00</u>

Aggregate Income received during the year in cash..... \$100,862 55

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$51,353 19	\$246 29
Deduct salvages and reinsurances.....	12 66	
Net amount paid for losses.....	<u>\$51,345 53</u>	<u>\$246 29</u>
		\$51,591 79
Dividends paid.....		15,750 00
Commissions and brokerage.....		12,343 20
Salaries and other charges of officers, clerks and other employes..		7,760 00
State, national and local taxes.....		2,290 97
All other payments.....		4,637 03

Aggregate Expenditures during the year in cash..... \$94,372 99

### V. MISCELLANEOUS.

#### Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883.....	\$4,938,627 00	\$59,309 99	\$21,800 00	\$1,720 00
Written or renewed in 1884.....	7,336,429 00	85,841 33	133,063 00	2,364 53
Totals.....	\$12,275,056 00	\$144,051 32	\$154,863 00	\$4,084 53
Deduct expirations and cancellations.....	4,423,960 00	50,777 64	135,558 00	2,564 53
In force December 31, 1884.....	\$7,851,096 00	\$93,273 68	\$19,000 00	\$1,520 00
Deduct amount reinsured.....	132,631 00	1,942 79		
Net amount in force.....	<u>\$7,718,465 00</u>	<u>\$91,330 89</u>		

#### Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$4,876,617	\$61,256 87	1-2	\$30,623 43
1883.....	Three years.....	603,270	6,723 62	1-6	1,121 43
1882.....		923,037	10,194 80	1-2	5,097 40
1881.....	Four years.....	1,189,424	12,005 31	5-6	10,004 43
1880.....		4,000	23 00	7-8	28 00
1880.....	Five years.....	7,000	105 02	1-10	10 50
1881.....		5,000	63 50	3-10	18 75
1882.....		11,000	95 50	7-10	66 95
1884.....		88,117	847 29	9-10	762 50
Totals.....		<u>\$7,718,465</u>	<u>\$91,330 89</u>		<u>\$47,740 48</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$2,211,204 00
Total losses paid since organization.....	1,094,789 00
Total cash dividends declared since the Company commenced business.....	787,500 00
Total dividends declared payable in stock since organization.....	168,760 00
Total amount of the Company's stock owned by the directors at par value.....	85,800 00
Total amount of fire losses incurred during the year.....	49,944 23
Total amount of inland losses incurred during the year.....	246 26

*Business in the State of New York during the year.*

Fire risks written.....	\$1,514,125 00
Premiums received.....	12,505 00
Losses paid.....	221 16
Amount of losses incurred.....	221 16

**\*COMMERCIAL INSURANCE COMPANY.**

SAN FRANCISCO, CAL.

[Organized or incorporated February 26, 1872; commenced business March 1, 1872.]

JOHN H. WISE, *President.*CHARLES A. LATON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

**I. ASSETS.**

Loans on bond and mortgage (first liens).....	\$210,004 95
Interest accrued thereon.....	712 67

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$50,000 00	\$51,500 00	
Merchants' Exchange Bank stock.....	190,000 00	39,800 00	
Shasta County bonds.....	16,000 00	17,300 00	
Spring Valley Water Works stock.....	18,500 00	16,187 50	
North Beach and Mission E. R. Co. stock.....	12,000 00	11,340 00	
Total par and market values.....	\$396,500 00	\$146,127 50	146,127 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
California Furniture Mfg. Co. stk..	\$12,000 00	\$12,000 00	\$4,000 00	
Merchandise in warehouse.....	500 00	500 00	250 00	
San Francisco Gas-Light Co. stock..	10,000 00	5,900 00	3,000 00	
Total amounts.....	\$22,500 00	\$18,400 00	\$7,250 00	7,250 00
Cash in office, \$21,178.28; in bank, \$10,492.65; total.....				31,670 93
Interest due and accrued on stocks and bonds.....				1,105 83
Interest due and accrued on collateral loans.....				839 85
Premiums in due course of collection.....				36,864 44
Bills receivable, not matured, taken for premiums.....				7,166 75
All other assets.....				880 00

Aggregate amount of all actual, available Assets..... **\$441,572 92**

\*Note.—The statement of this Company was received too late to publish it in its regular alphabetical order.

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$34,293 52	
Losses restated, including interest, costs and expenses .....	2,100 00	
Net amount of unpaid losses and claims.....		\$36,493 52
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$194,255 85	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	10,368 21	
Unearned premiums, at 50 per cent, on inland navigation risks.....	8,699 23	
Unearned premiums, at 100 per cent, on marine risks.....	2,118 22	
Total unearned premiums .....		145,432 21
All other liabilities, viz.: Taxes and assessments, \$62.89; commissions and brokerage, \$953.97; return premiums, \$1,237.03; miscellaneous items, \$151.53; total .....		2,405 42
Total liabilities, except capital and net surplus .....		\$174,831 15
Joint-stock capital paid up in cash .....		200,000 00
Surplus beyond all liabilities.....		67,241 77
Aggregate Liabilities, including paid up capital and net surplus, .....		\$441,572 92

## III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received .....	\$352,730 34	\$54,474 08	
Deduct reinsurance, rebate and return premiums..	78,489 35	7,170 23	
Net cash received for premiums.....	\$274,240 99	\$22,308 85	\$308,544 84
Interest received on bonds and mortgages.....			15,831 91
Interest and dividends received from all other sources .....			5,327 93
Aggregate Income received during the year in cash.....			\$324,204 68

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$160,268 17	\$30,580 97	
Deduct salvages and reinsurances.....	1,369 45	123 33	
Net amount paid for losses .....	\$158,898 72	\$20,388 64	\$179,287 36
Dividends paid .....			24,000 00
Commissions and brokerage .....			65,643 33
Salaries and other charges of officers, clerks and other employes..			26,660 15
State, national and local taxes .....			4,430 83
All other payments.....			32,145 61
Aggregate Expenditures during the year in cash.....			\$322,166 28

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$10,933,194	\$168,631 02	\$259,319	\$34,161 59
Written or renewed in 1884.....	21,848,203	342,637 99	1,902,070	27,237 70
Totals.....	\$32,781,397	\$511,469 01	\$2,261,389	\$71,449 29
Deduct expirations and cancellations .....	17,609,445	240,696 50	1,951,486	51,073 57
In force December 31, 1884 .....	\$15,171,952	\$270,772 51	\$309,801	\$20,375 72
Deduct amount reinsured.....	338,746	7,054 66	19,369	863 35
Net amount in force.....	\$14,833,206	\$263,717 85	\$290,432	\$19,512 37

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$14,304.144	\$254,996.66	1-3	\$137,498.36
1883.....	Three years.....	433.025	7,124.77	1-3	3,562.38
1884.....	Five years.....	507.333	8,096.33	5-6	6,746.93
1883.....		13.600	302.97	7-10	212.06
1884.....		13,850	251.79	9-10	226.27
<b>Totals.....</b>		<b>\$15,171,953</b>	<b>\$270,773.51</b>		<b>\$138,245.90</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3,491,525.06
Total losses paid since organization.....	1,133,534.80
Total cash dividends declared since the Company commenced business.....	408,000.00
Total dividends declared payable in stock since organization.....	80,000.00
Total amount of the Company's stock owned by the directors at par value.....	138,800.00
Total amount of fire losses incurred during the year.....	173,492.24
Total amount of marine and inland losses incurred during the year.....	19,186.64

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz:

Oregon.....	\$61,500.00
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*Business in the State of New York during the year.*

Fire risks written.....	\$4,063,337.00
Premiums received.....	35,019.36
Losses paid.....	33,518.21
Amount of losses incurred.....	30,507.24
Amount of taxes paid to various fire departments.....	125.61
Amount paid the Comptroller for taxes on premiums.....	277.56



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# Mutual Fire Insurance Companies of other States.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE MUTUAL FIRE INSURANCE COMPANIES OF OTHER  
STATES, SHOWING THEIR CONDITION ON THE 31ST DAY  
OF DECEMBER, 1884.

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# FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

[Organized or incorporated April 6, 1888; commenced business May 16, 1888.]

G. EDWARD HERSH, *President.*

DAVID STRICKLER, *Secretary.*

## I. ASSETS.

Market value of real estate owned, unincumbered .....	\$22,500 00
Loans on bond and mortgage (first liens).....	80,499 60
Loans on bond and mortgage upon which more than one year's interest is due.....	3,248 19
Interest due and unpaid on bond and mortgage loans .....	497 88
Interest accrued thereon.....	816 88

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$120,000 00	\$148,940 00	
York County, Pa. Borough bonds.....	20,000 00	20,800 00	
New York Central R. R. General Mortgage bonds...	12,000 00	13,590 00	
Pennsylvania Railroad General Mortgage bonds...	20,000 00	24,500 00	
Philadelphia and Erie Railroad bonds.....	15,000 00	15,637 50	
Philadelphia, Wilmington and Baltimore Railroad Trust certificates.....	40,000 00	37,200 00	
Shamakon, Sunbury and Lewisburg R. R. bonds...	10,000 00	9,837 00	
New York National Bank stock.....	4,900 00	9,800 00	
Farmers' National Bank, York, Pa., stock.....	1,200 00	1,800 00	
First National Bank, York, Pa., stock.....	2,000 00	4,200 00	
Total par and market values.....	\$355,100 00	\$385,654 50	285,654 50

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
York Gas Company stock .....	\$200 00	\$400 00	\$200 00	
First Nat. Bk., Columbia, Pa., st'k.	1,300 00	1,950 00	1,600 00	
Bond and mortgage on property in York, Pa.....		2,000 00	1,000 00	
Total amounts.....	\$1,500 00	\$4,350 00	\$2,900 00	2,900 00
Cash in bank .....				20,930 32
Interest due and accrued on collateral loans.....				1 39
Premiums in due course of collection.....				19,754 35
All other assets, viz.: Rents due and accrued, \$163.50; miscel- laneous, \$1,219.98; total .....				1,383 43

Aggregate amount of all actual, available Assets..... \$438,179 93

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,991 63
Losses unadjusted, including all reported and supposed losses .....	11,085 28
Losses resisted, including interest, costs and expenses .....	2,000 00
Net amount of unpaid losses and claims.....	\$19,086 86
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$78,045 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	137,291 25
Total unearned premiums.....	215,336 40

Amount reclaimable on perpetual fire policies.....	\$4,787 68
All other liabilities.....	2,070 53
Total liabilities, except surplus.....	\$241,281 46
Surplus beyond all liabilities.....	196,898 47
Aggregate Liabilities, including surplus.....	\$438,179 93

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$275,745 89
Deduct reinsurance, rebate and return premiums.....	26,861 57
Net cash received for premiums (all fire).....	\$248,884 32
Interest received on bonds and mortgages.....	4,407 53
Interest and dividends received from all other sources.....	14,178 71
Received for rent.....	880 00
Income from all other sources.....	1,808 24
Deposit premiums received on perpetual fire risks.....	\$287 50
Aggregate Income received during the year in cash.....	\$269,118 79

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$186,575 95
Deduct salvages and reinsurance.....	103 00
Net amount paid for losses (all fire).....	\$186,472 95
Commissions and brokerage.....	50,026 84
Salaries and other charges of officers, clerks and other employes..	15,468 00
State, national and local taxes.....	5,088 46
All other payments.....	12,978 41
Aggregate Expenditures during the year in cash.....	\$269,969 16

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$37,532,940	\$432,165 17
Written or renewed in 1884.....	23,964,490	275,528 51
Totals.....	\$61,497,430	\$707,693 68
Deduct expirations and cancellations.....	23,402,934	262,437 23
In force December 31, 1884.....	\$38,094,496	\$444,256 46
Deduct amount reinsured.....	129,430	1,373 65
Perpetual risks.....	\$37,965,066	\$442,872 81
	168,735	5,088 67
Net amount in force.....	\$38,114,761	\$447,961 48

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,418,518	\$156,090 30	1-3	\$78,045 15
1883.....	Three years.....	5,014,585	56,087 11	1-6	9,339 52
1882.....		6,093,732	67,018 84	1-2	23,503 42
1881.....		6,601,708	72,931 71	5-6	60,776 44
1880.....		887,837	12,128 86	1-10	1,212 88
1881.....	Five years.....	789,281	10,490 74	3-10	3,135 22
1882.....		870,994	11,332 15	1-2	5,065 05
1883.....		1,094,144	12,168 55	7-10	8,217 93
1884.....		1,296,281	16,083 02	9-10	14,489 72
Totals.....		\$35,074,085	\$415,211 36	.....	\$315,236 40

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,612,327 85
Total losses paid since organization.....	2,940,737 74
Total amount loaned to officers.....	14,400 00
Total amount of fire losses incurred during the year.....	185,733 20

*Business in the State of New York during the year.*

Fire risks written.....	\$2,105,330 00
Premiums received.....	37,345 69
Losses paid.....	20,550 02
Amount of losses incurred.....	23,260 37
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	44 25
Amount of taxes paid to various fire departments.....	597 08
Amount paid the Comptroller for taxes on premiums.....	247 57



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# Foreign Fire Insurance Companies.

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## UNITED STATES BRANCHES.

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE UNITED STATES BRANCHES OF FOREIGN FIRE INSUR-  
ANCE COMPANIES, SHOWING THEIR CONDITION ON THE  
31ST DAY OF DECEMBER, 1884.**

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# BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

SILAS P. WOOD, *Secretary.*

## I. ASSETS.

### *Stocks, Bonds, etc., owned by the Company*

	Par value.	Market value.	
United States bonds .....	\$455,000 00	\$569,540 00	
Lake Shore and Michigan Southern R'y stock .....	10,000 00	6,175 00	
Chicago and Northwestern Railway stock .....	10,000 00	8,485 00	
Chicago and Northwestern Railway bonds .....	20,000 00	19,000 00	
Burlington, Cedar Rapids and M. Railway bonds ..	10,000 00	10,100 00	
Chicago, Burlington and Quincy R. R. bonds .....	30,000 00	29,100 00	
Total par and market values .....	<u>\$585,000 00</u>	<u>\$642,340 00</u>	
Cash in office, \$39,985.97; in bank, \$8,779.25; total .....			\$642,340 00
Premiums in due course of collection .....			48,765 22
			<u>28,949 88</u>
Aggregate amount of all actual, available Assets .....			<u>\$715,054 60</u>

### *Item not admitted as an Available Asset.*

Office furniture .....	<u>\$2,085 09</u>
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$21,533 91	
Losses unadjusted, including all reported and supposed losses .....	42,921 53	
Losses resisted, including interest, cost and expenses .....	12,006 39	
Total amount of claims for losses .....	<u>\$76,550 82</u>	
Deduct reinsurance thereon .....	363 50	
Net amount of unpaid losses and claims .....		\$76,188 32
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$217,167 30	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	108,964 97	
Unearned premiums, at 50 per cent, on inland navigation risks .....	7,945 13	
Total unearned premiums .....		<u>333,367 39</u>
Total Liabilities .....		<u>\$409,555 71</u>

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$524,993 81	\$25,334 90	
Deduct reinsurance, rebate and return premiums .....	74,836 17	1,268 71	
Net cash received for premiums .....	<u>\$450,157 64</u>	<u>\$24,066 19</u>	
Interest and dividends received from all sources .....			\$557,809 88
			<u>28,150 42</u>
Aggregate Income received during the year in cash .....			<u>\$585,459 75</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses .....	\$421,481 73	\$12,622 00	
Deduct salvages and reinsurances .....	22,115 25	6,800 87	
Net amount paid for losses .....	<u>\$409,366 48</u>	<u>\$5,821 13</u>	
			<u>\$416,188 51</u>



Commissions and brokerage .....	\$94,220 20
Salaries and other charges of officers, clerks and other employes...	18,008 66
State, national and local taxes .....	17,957 52
All other payments .....	31,488 06
Returned to home office .....	\$81,800 17

Aggregate Expenditures during the year in cash..... \$577,862 95

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1883 .....	\$42,145,143	\$589,151 91	\$160,366	\$10,346 45
Written or renewed in 1884 .....	47,058,161	590,481 89	5,781,400	35,895 67
Totals .....	\$89,203,304	\$1,189,633 73	\$5,950,766	\$46,142 12
Deduct expirations and cancellations .....	40,753,679	544,073 98	5,577,308	31,651 88
In force December 31, 1884 .....	\$48,449,625	\$635,559 80	\$373,587	\$14,490 24
Deduct amount reinsured .....	1,919,519	13,971 65		
Net amount in force .....	\$46,530,106	\$621,588 15		

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$31,233,497	\$494,394 60	1-2	\$217,167 30
1883 .....	Two years .....	77,555	873 65	1-4	218 16
1884 .....		120,696	1,436 43	3-4	1,116 33
1883 .....	Three years .....	2,559,994	35,363 70	1-6	4,727 28
1884 .....		2,127,155	30,361 98	1-3	15,180 96
1884 .....	Four years .....	4,706,941	53,785 43	5-6	44,779 53
1884 .....		67,275	753 37	1-6	94 17
1883 .....	Five years .....	37,890	333 68	3-6	125 13
1883 .....		49,169	596 60	5-6	873 35
1884 .....	Six years .....	63,775	699 08	7-6	585 39
1884 .....		770,084	10,071 81	1-10	1,007 13
1883 .....	Seven years .....	869,238	10,787 73	3-10	3,236 68
1883 .....		1,069,312	12,581 87	1-3	6,280 68
1883 .....	Eight years .....	1,123,514	14,895 39	7-10	10,419 77
1884 .....		1,575,111	19,513 46	9-10	17,581 22
Totals .....		\$46,530,106	\$621,588 15		\$394,122 27

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$5,125,730 07
Total losses paid since organization .....	2,053,488 43
Total cash dividends declared since the Company commenced business .....	553,613 25
Total amount of the Company's stock owned by the directors at par value .....	54,420 08
Total amount of fire losses incurred during the year .....	394,725 44
Total amount of inland losses incurred during the year .....	4,747 08

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia .....	\$25,000 00
Ohio .....	100,000 00
Virginia .....	25,000 00

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written .....	\$3,643,364 00	\$4,893,454 09
Premiums received .....	62,553 63	14,096 67
Losses paid .....	24,935 09	2,943 80
Amount of losses incurred .....	31,513 05	2,896 80
Amount of taxes paid to various fire departments .....		\$1,146 43

# CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

JOHN C. PAIGE, Resident Manager, No. 20 Kilby street, Boston, Mass.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$542,000 00	\$646,607 50	\$646,607 50
Cash in hands of trustees, \$358.88; in bank, \$11,261.93; total.....			11,620 81
Premiums in due course of collection .....			56,385 56
All other assets .....			480 24
Aggregate amount of all actual, available Assets .....			<u>\$715,544 11</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$52,262 21	
Losses unadjusted, including all reported and supposed losses.....	20,229 54	
Losses resisted, including interest, costs and expenses .....	1,523 68	
Total amount of claims for losses .....	\$74,015 43	
Deduct reinsurance thereon .....	9,240 44	
Net amount of unpaid losses and claims .....		\$64,885 99
Earned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$339,061 48	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	54,584 26	
Total unearned premiums .....		298,645 86
All other liabilities .....		19,099 19
Total Liabilities .....		<u>\$877,181 04</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$787,559 28	
Deduct reinsurance, rebate and return premiums .....	184,828 44	
Net cash received for premiums (all fire) .....		\$558,230 79
Interest and dividends received from all sources .....		21,268 23
Received from home office .....	\$1,615 98	
Aggregate Income received during the year in cash .....		<u>\$574,489 02</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$435,090 23	
Deduct salvages and reinsurances .....	51,560 23	
Net amount paid for losses (all fire) .....		\$383,530 10
Commissions and brokerage .....		139,109 88
Salaries and other charges of officers, clerks and other employes .....		82,862 23
State, national and local taxes .....		19,568 17
All other payments .....		2,580 69
Returned to home office .....	\$34,201 01	
Aggregate Expenditures during the year in cash .....		<u>\$587,645 56</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$47,008,034 84	\$628,120 93
Written or renewed in 1884 .....	54,579,259 50	720,316 67
<b>Totals .....</b>	<b>\$101,587,293 84</b>	<b>\$1,348,437 60</b>
Deduct expirations and cancellations .....	54,504,427 84	711,365 51
In force December 31, 1884 .....	\$47,038,656 00	\$637,073 09
Deduct amount reinsured .....	4,097,626 66	62,830 00
<b>Net amount in force .....</b>	<b>\$42,941,029 34</b>	<b>\$574,243 09</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$34,532,169 84	\$478,123 95	1-3	\$399,061 48
1883 .....	Two years .....	164,357 00	1,882 16	1-4	456 04
1884 .....	Two years .....	302,636 00	3,445 31	2-4	1,832 98
1882 .....	Three years .....	1,394,788 00	17,401 49	1-6	2,908 25
1883 .....	Three years .....	1,436,449 00	17,083 48	1-2	8,541 34
1884 .....	Three years .....	1,021,788 00	19,184 60	5-6	15,945 50
1883 .....	Four years .....	47,726 00	443 01	2-8	168 00
1882 .....	Four years .....	131,684 00	1,012 23	5-8	633 64
1884 .....	Four years .....	24,368 00	498 31	7-8	431 65
1882 .....	Five years .....	1,533,974 00	16,776 45	1-3	8,336 22
1883 .....	Five years .....	1,234,947 00	11,339 61	7-10	7,937 72
1884 .....	Five years .....	661,558 00	8,163 49	9-10	7,247 14
<b>Totals .....</b>		<b>\$42,941,029 34</b>	<b>\$574,252 09</b>		<b>\$399,645 86</b>

*Answers to General Interrogatories.*

Total premiums received in the United States .....	\$1,584,849 71
Total losses paid in the United States .....	282,747 10
Total amount of fire losses incurred during the year .....	364,744 88
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz:	

	Deposit.	Liability.
Ohio .....	\$103,500 00	\$11,040 25
North Carolina .....	12,287 50	3,426 69

*Business in the State of New York during the year.*

Fire risks written .....	\$13,053,573 00
Premiums received .....	121,370 11
Losses paid .....	58,333 27
Amount of losses incurred .....	64,211 36

## COMMERCIAL UNION ASSURANCE COMPANY.

## LONDON, ENGLAND.

ALFRED PELL, Resident Manager, No. 56 William street, New York.

## I. ASSETS.

Market value of real estate owned, unincumbered ..... \$223,399 39

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value
United States bonds .....	\$915,000 00	\$1,077,150 00
Chicago and Northwestern Railroad bonds .....	150,000 00	168,000 00
Chicago, Burlington and Quincy Railroad bonds .....	100,000 00	108,000 00
Chicago, Rock Island and Pacific Railroad bonds .....	60,000 00	77,100 00
Illinois Central Railroad certificates .....	100,000 00	83,000 00
<b>Total par and market values .....</b>	<b>\$1,325,000 00</b>	<b>\$1,509,250 00</b>

1,509,250 00

Cash in office, \$4,718.64; in bank, \$309,725.06; total.....	\$314,488 70
Interest due and accrued. ....	18,884 57
Premiums in due course of collection.....	281,881 28
Bills receivable, not matured, taken for premiums.....	18,389 05
All other assets, viz.: Rents due and accrued, \$2,627.38; due for reinsurances on losses paid, \$4,357.42; total.....	6,984 75

Aggregate amount of all actual, available Assets..... \$2,866,577 74

*Item not admitted as an Available Asset.*

Agents' balances.....	<u>\$1,976 9</u>
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II. LIABILITIES.

Losses adjusted and unadjusted.....	\$364,428 48
Losses resisted, including interest, costs and expenses.....	14,000 00
Total amount of claims for losses .....	\$378,428 48
Deduct reinsurance thereon.....	41,696 89

Net amount of unpaid losses and claims..... \$236,727 59

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$752,986 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	430,797 34
Unearned premiums, at 50 per cent, on inland navigation risks.....	228 25
Unearned premiums, at 100 per cent, on marine risks.....	5,669 89

Total unearned premiums..... 1,179,681 55

Rent due and accrued ..... 1,666 66

All other liabilities, viz.: Commissions and brokerage, \$40,511.41; miscellaneous, \$1,596.65; total..... 42,108 06

Total liabilities..... \$1,460,133 86

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$2,327,069 56	\$58,488 12	
Deduct reinsurance, rebate and return premiums ..	486,204 89	1,855 94	
Net cash received for premiums.....	<u>\$1,840,864 67</u>	<u>\$57,132 18</u>	\$1,897,996 85
Interest and dividends received from all sources.....			68,154 80
Received for rent.....			3,205 11
Aggregate Income received during the year in cash.....			<u>\$1,969,356 26</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$1,277,257 30	\$23,880 48	
Deduct salvages and reinsurances .....	142,653 46	10,069 38	
Net amount paid for losses.....	<u>\$1,134,603 74</u>	<u>\$13,811 10</u>	\$1,153,914 84
Commissions and brokerage.....			298,810 08
Salaries and other charges of officers, clerks and other employes..			126,266 89
State, national and local taxes.....			41,246 88
All other payments.....			124,067 21
Returned to home office.....	<u>\$145,566 67</u>		

Aggregate Expenditures during the year in cash..... \$1,743,805 40

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1883.....	\$255,653,690	\$2,378,836 54	\$10,000	\$80 00
Written or renewed in 1884 .....	244,446,662	2,312,114 78	4,563,990	58,498 12
Totals.....	\$500,180,352	\$4,690,951 32	\$4,573,990	\$58,578 12
Deduct expirations and cancellations.....	240,716,101	2,216,704 94	2,837,759	46,772 85
In force December 31, 1884.....	\$259,414,231	\$2,474,246 38	\$736,231	\$11,796 27
Deduct amount reinsured .....	20,584,016	186,748 14	.....	.....
Net amount in force.....	\$238,830,215	\$2,287,498 24	.....	.....

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$142,823,508	\$1,505,873 15	1-2	\$753,936 57
1883.....		2,104,067	9,326 91	1-4	2,331 73
1884.....	Two years.....	2,785,411	15,978 53	3-4	11,963 89
1883.....		14,080,125	95,062 27	1-5	15,842 04
1884.....	Three years.....	16,508,612	109,273 32	1-2	54,636 66
1883.....		19,802,370	150,795 80	5-6	125,653 15
1881.....		545,473	4,803 03	1-8	600 38
1882.....	Four years.....	1,221,309	12,050 59	2-8	4,518 96
1883.....		1,013,873	9,592 51	5-8	5,995 32
1884.....		438,475	3,463 63	7-8	3,030 67
1880.....		7,508,908	84,813 39	1-10	8,481 34
1881.....		5,262,041	51,209 52	3-10	15,352 86
1882.....	Five years.....	7,735,397	69,408 13	1-3	34,704 07
1883.....		6,696,036	58,127 38	7-10	40,689 17
1884.....		9,343,848	95,275 70	9-10	85,648 12
	Over five years.....	968,773	11,454 41	9-10	10,306 97
Totals.....		\$238,830,215	\$2,287,498 24	.....	\$1,173,733 91

*Answers to General Interrogatories.*

Total premiums received by U. S. branch since the organization of the Company.....	\$14,043,326 11
Total losses paid by United States branch since organization.....	8,127,522 16
Total amount of fire losses incurred during the year.....	1,129,499 26
Total amount of inland losses incurred during the year.....	21,696 58

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Assets.	Liabilities.
Ohio.....	\$112,000 00	\$46,973 38
Virginia.....	56,500 00	18,250 10
Georgia.....	28,250 00	14,405 01
North Carolina.....	11,200 00	6,580 17
Oregon.....	66,500 00	7,963 50

*Business in the State of New York during the year.*

Fire risks written.....	\$45,910,498 00
Premiums received.....	426,149 73
Losses paid.....	279,341 77
Amount of losses incurred.....	260,159 22
Amount of taxes paid to various fire departments.....	6,630 47
Amount paid the Comptroller for taxes on premiums.....	3,229 48

## FIRE INSURANCE ASSOCIATION (LIMITED).

LONDON, ENGLAND.

JOSEPH H WELLMAN, Resident Manager, No. 50 William street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$698,300 00	\$787,908 00	
Georgia State bonds .....	24,800 00	26,418 00	
Total par and market values.....	<u>\$731,000 00</u>	<u>\$814,324 00</u>	\$814,324 00
Cash in office, \$4,008.72; in bank, \$49,490.67; total.....			53,499 89
Interest due and accrued on stocks and bonds.....			599 50
Premiums in due course of collection.....			97,279 87
All other assets .....			1,879 19
Aggregate amount of all actual, available Assets.....			<u>\$967,581 45</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$77,808 65	
Losses unadjusted, including all reported and supposed losses.....	20,676 86	
Losses resisted, including interest, costs and expenses .....	14,394 18	
Total amount of claims for losses .....	<u>\$112,779 69</u>	
Deduct reinsurance thereon .....	6,227 33	
Net amount of unpaid losses and claims .....		\$106,552 36
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$315,953 39	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	123,156 87	
Total unearned premiums.....		448,110 26
Salaries and other miscellaneous expenses due and accrued.....		678 62
All other liabilities, viz.: Taxes and assessments, \$474.88; commissions and brokerage, \$19,892.33; total.....		20,367 21
Total liabilities.....		<u>\$575,708 45</u>

## III. INCOME DURING THE YEAR

Gross cash premiums received.....	\$976,981 27	
Deduct reinsurance, rebate and return premiums.....	94,719 27	
Net cash received for premiums (all fire).....		\$782,262 00
Interest and dividends received from all sources.....		27,514 88
Received from home office .....	\$16,542 91	
Aggregate Income received during the year in cash.....		<u>\$809,776 88</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$697,810 79	
Deduct salvages and reinsurances.....	111,654 40	
Net amount paid for losses (all fire).....		\$586,156 39
Commissions and brokerage.....		140,993 05
Salaries and other charges of officers, clerks and other employes ..		62,765 33
State, national and local taxes.....		18,897 78
All other payments.....		49,918 58
Returned to home office .....	\$9,608 18	
Aggregate Expenditures during the year in cash.....		<u>\$858,726 18</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 . . . . .	\$85,943,430 35	\$374,595 16
Written or renewed in 1884 . . . . .	78,172,752 54	998,697 88
Totals . . . . .	\$164,116,182 89	\$1,373,293 04
Deduct expirations and cancellations . . . . .	70,924,314 94	924,292 65
In force December 31, 1884 . . . . .	\$73,491,867 95	\$349,000 39
Deduct amount reinsured . . . . .	4,994,013 25	83,664 61
Net amount in force . . . . .	\$67,497,855 70	\$365,335 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 . . . . .	One year or less . . . . .	\$47,636,716 23	\$631,906 77	1-2	\$315,953 39
1883 . . . . .		443,739 35	3,465 92	1-4	866 48
1884 . . . . .	Two years . . . . .	167,803 83	1,869 82	3-4	1,397 11
1882 . . . . .		3,174,866 88	37,210 40	1-6	6,301 73
1883 . . . . .	Three years . . . . .	3,787,997 17	42,235 88	1-2	21,117 69
1884 . . . . .		4,399,748 65	56,208 57	5-6	46,896 31
1881 . . . . .		371,165 00	4,057 51	1-8	507 19
1882 . . . . .	Four years . . . . .	209,075 00	2,397 18	3-8	872 69
1883 . . . . .		252,299 00	2,144 13	5-8	1,340 06
1884 . . . . .		116,731 25	1,940 88	7-8	1,608 22
1880 . . . . .		227,790 00	3,335 00	1-10	333 50
1881 . . . . .		1,059,611 66	13,168 81	3-10	3,949 14
1882 . . . . .	Five years . . . . .	1,730,189 38	18,480 75	1-2	9,240 87
1883 . . . . .		2,002,049 84	21,959 88	7-10	15,371 53
1884 . . . . .		1,803,723 08	24,315 73	9-10	21,664 16
1882 . . . . .	Six years . . . . .	30,000 00	169 20	2-4	136 90
1883 . . . . .		5,000 00	900 00	9-14	138 57
1884 . . . . .	Seven years . . . . .	6,000 00	105 00	11-14	83 50
1884 . . . . .		600 00	9 00	13-14	8 36
1882 . . . . .	Ten years . . . . .	11,500 00	125 95	8-4	94 46
1883 . . . . .		11,750 00	117 50	17-20	99 57
Totals . . . . .		\$67,497,855 70	\$665,335 78	...	\$448,110 36

*Answers to General Interrogatories.*

Total premiums received since the organization of the United States branch . . . . .	\$2,908,448 11
Total losses paid since organization of United States branch . . . . .	1,773,468 19
Total amount of fire losses incurred during the year . . . . .	563,406 64

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.
Ohio . . . . .	\$123,000 00
Oregon . . . . .	61,500 00
Georgia . . . . .	26,664 00
North Carolina . . . . .	12,300 00
Virginia . . . . .	24,600 00

*Business in the State of New York during the year.*

Fire risks written . . . . .	\$13,313,906 31
Premiums received . . . . .	116,325 76
Losses paid . . . . .	131,108 63
Amount of losses incurred . . . . .	98,781 39
Amount of taxes paid to various fire departments . . . . .	2,124 00
Amount paid the Comptroller for taxes on premiums . . . . .	933 20

## GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

## LONDON, ENGLAND.

HENRY E. BOWERS, Resident Manager, No. 54 William street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$800,000 00	\$975,000 00	
Cash in bank.....			\$975,000 00
Interest due and accrued on stocks and bonds.....			198,406 65
Premiums in due course of collection.....			8,000 00
			85,227 19
Aggregate amount of all actual, available Assets.....			<u>\$1,216,633 84</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$9,570 96	
Losses unadjusted, including all reported and supposed losses.....	43,709 07	
Losses resisted, including interest, costs and expenses.....	15,638 25	
Net amount of unpaid losses and claims.....		\$68,900 58
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$250,841 63	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	125,928 15	
Total unearned premiums.....		376,769 77
Salaries and other miscellaneous expenses due and accrued.....		2,293 08
All other liabilities, viz.: Taxes and assessments, \$1,563.27; commissions and brokerage, \$5,671.18; return premiums, \$339.73; total.....		7,574 18
Total Liabilities.....		<u>\$455,532 61</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$745,633 11	
Deduct reinsurance, rebate and return premiums.....	109,923 63	
Net cash received for premiums (all fire).....		\$635,709 48
Interest and dividends received from all sources.....		17,858 57
Aggregate Income received during the year in cash.....		<u>\$653,062 05</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$494,866 90	
Deduct salvages and reinsurances.....	8,638 11	
Net amount paid for losses (all fire).....		\$486,228 79
Commissions and brokerage.....		111,234 83
Salaries and other charges of officers, clerks and other employes ..		65,478 65
State, national and local taxes.....		17,765 08
All other payments.....		39,160 77
Aggregate Expenditures during the year in cash.....		<u>\$654,978 12</u>



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$86,634,381 03	\$765,354 61
Written or renewed in 1884.....	84,328,439 61	735,344 48
<b>Totals.....</b>	<b>\$170,962,820 64</b>	<b>\$1,492,699 07</b>
Deduct expirations and cancellations.....	96,645,345 79	797,016 76
<b>In force December 31, 1884.....</b>	<b>\$84,317,474 85</b>	<b>\$765,682 81</b>
Deduct amount reinsured.....	900,789 92	6,162 54
<b>Net amount in force.....</b>	<b>\$83,416,684 93</b>	<b>\$759,519 77</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$52,397,969 14	\$501,683 35	1-3	\$350,841 62
1883.....		73,100 00	576 76	1-4	144 19
1884.....	Two years.....	905,770 63	4,273 47	3-4	3,308 85
1883.....		7,552,789 00	54,303 64	1-6	9,050 44
1882.....	Three years.....	6,753,593 00	55,156 33	1-2	27,578 16
1884.....		2,933,532 53	25,404 07	5-6	21,170 06
1881.....		36,400 00	360 43	1-8	45 05
1882.....	Four years.....	86,900 00	844 61	3-8	316 73
1883.....		113,433 00	1,051 56	5-8	637 22
1884.....		219,333 33	1,656 81	7-8	1,449 15
1880.....		1,802,877 00	16,962 71	1-10	1,686 27
1881.....		2,393,548 00	21,111 55	3-10	6,234 65
1882.....	Five years.....	3,713,296 00	32,375 65	1-2	16,187 63
1883.....		3,849,310 00	34,358 73	7-10	23,961 11
1884.....		1,596,333 23	15,769 36	9-10	14,113 42
<b>Total.....</b>		<b>\$84,317,474 85</b>	<b>\$765,682 81</b>		<b>\$376,764 77</b>

*Answers to General Interrogatories.*

Total premiums received in the United States.....	\$3,943,514 95
Total losses paid in the United States.....	1,717,614 83
Total amount of fire losses incurred during the year.....	433,841 26

Amounts deposited in various States and countries for the protection of policyholders, viz.:

	Assets.	Liabilities.
Georgia.....	\$30,468 75	\$9,350 55
Ohio.....	124,875 00	26,839 23
Oregon.....	60,937 50	6,240 42

*Business in the State of New York during the year.*

Fire risks written.....	\$34,840,036 78
Premiums received.....	205,349 56
Losses paid.....	123,147 53
Amount of losses incurred.....	143,494 23
Amount of taxes paid to various fire departments.....	3,041 41
Amount paid the Comptroller for taxes on premiums.....	1,714 40

## HAMBURG-BREMEN FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

FRANCIS O. AFFELD, Resident Manager, No. 62 Cedar street, New York

## I. ASSETS.

Loans on bond and mortgage (first liens)..... \$23,000 00

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$473,000 00	\$563,518 75	
Chic., Mil. and St. Paul first mortgage bonds.....	15,000 00	19,500 00	
Chicago & North Western first mortgage bonds....	25,000 00	33,635 00	
Chic., Burlington & Quincy first mortgage bonds..	20,000 00	25,700 00	
New York, Lake Erie and Western bonds.....	25,000 00	29,875 00	
St. Paul, Minneapolis and Manitoba bonds.....	19,000 00	20,045 00	
Central Pacific bonds.....	20,000 00	22,000 00	
Kansas Pacific, Denver Division, bonds.....	20,000 00	21,000 00	
Union Pacific bonds.....	20,000 00	22,200 00	
Nashville, Chattanooga & St. Louis Ry. bonds....	10,000 00	11,950 00	
Lake Shore & Michigan Southern Ry. Co. bonds...	10,000 00	12,475 00	
New York Central & Hudson River Ry. Co. bonds...	10,000 00	12,950 00	
Michigan Central R. R. bonds.....	17,000 00	17,552 50	
Total par and market values.....	\$684,000 00	\$812,391 25	
Cash in bank.....			812,891 25
Premiums in due course of collection.....			60,379 02
Bills receivable, not matured, taken for premiums.....			35,994 83
			2,770 25
Aggregate amount of all actual, available Assets.....			\$984,585 35

## II. LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$10,810 00	
Losses unadjusted, including all reported and supposed losses.....	50,090 00	
Losses resisted, including interest, costs and expenses .....	7,550 00	
Net amount of unpaid losses and claims.....		\$68,450 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$326,295 36	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	150,231 18	
Total unearned premiums.....		476,516 54
Total Liabilities.....		\$544,966 54

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$388,579 70	
Deduct reinsurance, rebate and return premiums.....	167,606 74	
Net cash received for premiums (all fire).....		\$774,964 96
Interest received on bonds and mortgages.....		1,150 00
Interest and dividends received from all other sources .....		35,731 71
Aggregate Income received during the year in cash.....		\$811,846 67

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$555,294 99
Commissions and brokerage.....	144,132 52
Salaries and other charges of officers, clerks and other employes..	62,423 80

State, national and local taxes.....	\$19,918 32
All other payments.....	41,847 96
Returned to home office.....	\$40,007 92

Aggregate Expenditures during the year in cash..... **\$323,112 68**

#### V. MISCELLANEOUS.

##### *Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1893.....	\$67,568,527	\$346,369 32
Written or renewed in 1894.....	82,980,401	942,626 65
Totals.....	\$150,498,928	\$1,789,995 97
Deduct expirations and cancellations.....	77,431,978	880,563 76
In force December 31, 1894.....	\$73,066,950	\$909,433 21
Deduct amount reinsured.....	1,083,343	13,503 04
Net amount in force.....	\$71,973,707	\$895,930 17

##### *Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1894.....	One year or less.....	\$51,419,607	\$352,590 72	1-2	\$336,295 26
1893.....		171,000	2,009 28	1-4	502 32
1894.....	Two years.....	77,607	805 16	3-4	603 87
1893.....		2,189,625	28,437 41	1-6	6,409 57
1893.....	Three years.....	5,890,773	59,883 02	1-2	29,941 51
1894.....		6,340,530	72,175 25	5-6	60,146 88
1891.....		17,550	208 00	1-8	26 00
1893.....		85,870	625 47	3-8	224 55
1893.....	Four years.....	69,568	720 31	5-8	456 45
1894.....		96,098	894 14	7-8	782 37
1890.....		656,501	8,020 23	1-10	802 02
1891.....		743,245	9,910 35	3-10	2,973 10
1893.....	Five years.....	1,029,593	12,965 25	1-2	6,982 67
1893.....		1,556,499	19,409 53	7-10	12,586 67
1894.....		2,227,984	29,747 99	9-10	26,773 20
Totals.....		\$73,066,950	\$909,433 21		\$476,516 54

##### *Answers to General Interrogatories.*

Total premiums received since the organization of United States branch.....	\$5,837,848 37
Total losses paid since organization of United States branch.....	3,274,826 07
Total amount of fire losses incurred during the year.....	574,179 99

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia.....	\$23,281 25
Ohio.....	121,875 00
Oregon.....	56,562 50
Virginia.....	13,281 25

##### *Business in the State of New York during the year.*

Fire risks written.....	\$18,641,845 00
Premiums received.....	153,947 13
Losses paid.....	89,796 30
Amount of losses incurred.....	103,011 30
Amount of taxes paid to various fire departments.....	1,978 24
Amount paid the Comptroller for taxes on premiums.....	1,216 83

## IMPERIAL FIRE INSURANCE COMPANY.

## LONDON, ENGLAND.

Resident Manager, RICHARD D. ALLIGER, No. 88 Pine Street, New York.

## I. ASSETS.

Market value of real estate owned, unincumbered..... \$415,000 00

## Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$784,300 00	\$891,846 00	
Tennessee State bonds.....	20,000 00	8,300 00	
Virginia State bonds.....	71,600 00	22,919 00	
West Virginia State deferred certificates.....	28,666 66	1,433 33	
Total par and market values.....	\$864,566 66	\$923,991 33	
Cash in office, \$82.28; in bank, \$27,247.26; total.....			928,991 33
Premiums in due course of collection.....			27,829 54
All other assets, viz.: Rents due and accrued .....			107,620 20
			4,639 17
Aggregate amount of all actual, available Assets .....			<u>\$1,478,580 24</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$19,488 98	
Losses unadjusted, including all reported and supposed losses.....	58,058 71	
Losses reisted, including interest, costs and expenses.....	27,898 26	
Net amount of unpaid losses and claims.....		\$105,445 91
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$440,294 57	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	198,411 65	
Total unearned premiums.....		638,706 22
All other liabilities, viz.: Commissions and brokerage .....		15,892 42
Total Liabilities, except capital and net surplus .....		<u>\$755,044 55</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,236,890 85	
Deduct reinsurance, rebate and return premiums .....	222,660 74	
Net cash received for premiums (all fire).....		\$1,014,170 11
Interest and dividends received from all sources.....		30,017 80
Received for rent .....		28,375 40
Received from home office.....	\$142,125 00	
Aggregate Income received during the year in cash.....		<u>\$1,072,562 81</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$692,177 74	
Deduct salvages and reinsurances .....	13,168 87	
Net amount paid for losses (all fire) .....		\$679,009 17
Commissions and brokerage .....		162,162 55
Salaries and other charges of officers, clerks and other employes ..		124,572 28
State, national and local taxes.....		24,898 83
All other payments.....		26,405 75
Returned to home office.....	\$60,285 39	
Aggregate Expenditures during the year in cash.....		<u>\$1,017,048 58</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$93,284,445	\$1,184,337 94
Written or renewed in 1884 .....	93,796,845	1,241,124 83
Totals .....	\$186,021,290	\$2,425,462 83
Deduct expirations and cancellations .....	96,496,705	1,208,327 64
In force December 31, 1884 .....	\$97,524,585	\$1,217,125 18
Deduct amount reinsured .....	763,308	4,591 34
Net amount in force .....	\$96,772,282	\$1,212,533 84

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$84,717,009	\$380,589 15	1-2	\$440,294 57
1883 .....		953,923	2,369 33	1-4	567 32
1884 .....	Two years .....	180,369	1,407 91	3-4	1,055 53
1883 .....		3,594,156	35,451 17	1-6	5,908 53
1884 .....	Three years .....	6,661,518	69,963 84	1-3	34,981 22
1883 .....		7,423,424	77,870 33	5-6	64,891 84
1884 .....		393,619	3,836 91	1-3	473 36
1881 .....		636,635	6,489 87	3-8	2,433 70
1883 .....	Four years .....	1,093,231	10,443 62	5-8	6,523 54
1884 .....		422,810	4,306 04	7-8	3,767 78
1880 .....		874,215	10,274 80	1-10	1,027 49
1881 .....		1,335,736	14,002 11	3-10	4,300 63
1883 .....	Five years .....	3,223,412	23,346 96	1-2	14,123 49
1884 .....		3,420,735	36,027 58	7-10	25,219 25
1884 .....		2,681,610	31,365 30	9-10	26,226 77
Totals .....		\$96,772,282	\$1,212,533 84	.....	\$683,706 23

*Answers to General Interrogatories.*

Total premiums received since the organization of the company .....	\$11,216,036 84
Total losses paid since organization .....	7,543,158 30
Total amount of fire losses incurred during the year .....	707,849 60

*Business in the State of New York during the year.*

Fire risks written .....	\$23,330,004 07
Premiums received .....	366,327 42
Losses paid .....	163,500 09
Amount of losses incurred .....	163,905 78

## LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

E. LITCHFIELD, Manager, No. 40 Pine street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$1,322,700 00	\$1,340,114 00	\$1,340,114 00
Cash in office, \$5,578.74; in bank, \$49,860.52; total .....			54,989 26
Premiums in due course of collection .....			93,269 10
Aggregate amount of all actual, available Assets .....			\$1,488,322 36

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$41,190 00	
Losses unadjusted, including all reported and supposed losses .....	51,554 72	
Losses resisted, including interest, costs and expenses .....	37,291 24	
Net amount of unpaid losses and claims .....		\$130,015 96
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$470,406 90	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	193,885 35	
Total unearned premiums .....		664,292 25
All other liabilities, viz.: Taxes and assessments, \$7,900; commissions and brokerage, \$4,000; miscellaneous, \$163.62; total .....		12,068 02
Total Liabilities .....		<u>\$806,371 88</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,270,235 65	
Deduct reinsurance, rebate and return premiums .....	195,781 83	
Net cash received for premiums (all fire) .....		\$1,074,503 84
Interest and dividends received from all sources .....		58,496 48
Received from home office .....	\$107,469 04	
Aggregate Income received during the year in cash .....		<u>\$1,238,000 82</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$753,078 58	
Commissions and brokerage .....	160,097 56	
Salaries and other charges of officers, clerks and other employés .....	148,483 48	
State, national and local taxes .....	29,535 01	
Returned to home office .....	\$58,336 48	

Aggregate Expenditures during the year in cash .....

\$1,097,149 58

## V. MISCELLANEOUS.

*Risks and Premiums.*

		Fire risks.	Premiums.
In force December 31, 1883 .....		\$119,253,273	\$1,239,659 18
Written or renewed in 1884 .....		126,701,643	1,305,054 08
Totals .....		\$245,954,915	\$2,594,713 21
Deduct expirations and cancellations .....		128,680,500	1,274,297 88
In force December 31, 1884 .....		\$127,274,415	\$1,320,415 33
Deduct amount reinsured .....		1,534,990	11,869 23
Net amount in force .....		<u>\$125,739,425</u>	<u>\$1,308,546 11</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$34,087,830	\$940,813 81	1-3	\$470,406 90
1883 .....		53,192	1,719 61	1-4	439 90
1884 .....	Two years .....	292,851	2,686 07	3-4	2,014 55
1883 .....		7,599,748	74,799 60	1-6	12,466 60
1883 .....	Three years .....	8,634,296	76,070 46	1-3	38,035 23
1884 .....		9,608,805	90,781 79	5-6	75,651 50
1881 .....		116,058	1,103 78	1-8	187 85
1883 .....	Four years .....	108,460	1,087 43	3-8	400 29
1883 .....		154,871	1,776 33	5-8	1,110 30
1884 .....		178,991	1,973 46	7-8	1,725 92
1880 .....		1,542,305	19,389 43	1-10	1,933 94
1881 .....		1,655,507	20,516 96	3-10	6,155 07
1883 .....	Five years .....	2,079,188	24,013 37	1-3	12,006 18
1883 .....		2,238,573	24,400 95	7-10	17,080 63
1884 .....		2,362,751	27,486 09	9-10	24,737 49
Totals .....		<u>\$130,749,435</u>	<u>\$1,308,546 11</u>		<u>\$664,292 25</u>

*Answers to General Interrogatories.*

Total premiums received since organization of United States branch.....	\$2,436,106 00
Total losses paid since organization of United States branch .....	5,759,142 00
Total amount of fire losses incurred during the year .....	735,413 16

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio .....	\$244,350 00
Georgia .....	28,312 50
North Carolina.....	12,187 50
Oregon.....	56,635 00

*Business in the State of New York during the year.*

Fire risks written .....	\$43,079,112 00
Premiums received.....	310,243 96
Losses paid .....	167,519 00
Amount of losses incurred.....	178,732 08
Amount of taxes paid to various fire departments.....	3,116 91
Amount paid the Comptroller for taxes on premiums .....	1,755 22

## LION FIRE INSURANCE COMPANY.

## LONDON, ENGLAND.

M. BENNETT, JR., Resident Manager, Hartford, Conn.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$56,250 00
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*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$400,000 00	\$488,000 00	488,000 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Adams Express Co. stock.....	\$8,000 00	\$10,000 00	
Wells, Fargo & Co. stock .....	5,000 00	5,150 00	
Travelers' Insurance Co. stock.....	200 00	540 00	
American Express Co. stock.....	500 00	425 00	
Ætna Insurance Co. stock.....	800 00	1,776 00	
Wabash, St. L. & Pac. R. R. Co. st'k.	10,000 00	550 00	
United States Express Co. stock ...	11,000 00	5,610 00	
Connecticut Fire Ins. Co. stock....	2,600 00	2,890 00	\$30,000 00
Delaware and Hud. Canal Co. stock,	5,000 00	2,435 00	
Clev., Col., C. & I. R. R. Co. stock..	10,000 00	2,100 00	
Beloit & Mad. R. R. Co. 1st mort. bds	2,000 00	2,000 00	
Pacific Mail Steamship Co. stock ...	10,000 00	5,535 96	
Ninth Nat. Bank of New York st'k,	5,000 00	6,000 00	
Collins Company stock.....	280 00	288 00	
Chicago and Alton R. R. Co. stock..	5,000 00	4,400 00	4,500 00
Chicago and Alton R. R. Co. stock..	5,000 00	6,400 00	4,500 00
N. Y., N. H. & Hart. R. R. Co. stock,	1,400 00	2,464 00	800 00
Hartford Fire Insurance Co. stock..	2,800 00	23,530 00	15,000 00
Chl., Burl. & Quincy R. R. Co. stock	1,900 00	2,185 00	
Chicago City Railway Co. stock....	1,700 00	5,100 00	
Russell & Erwin Manuf. Co. stock..	2,400 00	3,000 00	2,000 00
Collins Company stock.....	2,000 00	1,800 00	
Chicago and Alton R. R. Co. stock..	1,000 00	1,220 00	2,500 00
N. Y. & Harlem R. R. Co. stock....	1,500 00	2,850 00	
Meriden Britannia Co. stock .....	5,000 00	20,000 00	10,000 00

	Par value.	Market value.	Amount loaned.	
Willimantic Linen Co. stock.....	\$5,000 00	\$6,000 00	\$4,500 00	
Davis County, Kansas, bonds.....	500 00	500 00		
Butler County, Kansas, bonds.....	1,200 00	1,300 00	1,150 00	
Lyon County, Kansas, bonds.....	600 00	600 00		
Pennsylvania R. R. Co. stock.....	6,000 00	6,130 00	4,500 00	
Total amounts.....	<u>\$120,420 00</u>	<u>\$131,148 00</u>	<u>\$86,450 00</u>	\$86,450 00
Cash in office, \$9,097.61; in bank, \$74,490.25; total .....				83,587 86
Premiums in due course of collection. ....				54,484 50
All other assets, viz.: Due for reinsurances on losses paid.....				23,729 04
Aggregate amount of all actual, available Assets .....				<u>\$792,501 40</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,048 58	
Losses unadjusted, including all reported and supposed losses.....	38,875 00	
Losses resisted, including interest, costs and expenses.....	4,455 25	
Net amount of unpaid losses and claims.....		\$37,378 88
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$150,905 94	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	36,824 15	
Total unearned premiums .....		187,730 09
All other liabilities, viz.: Commissions and brokerage.....		5,400 00
Total Liabilities.....		<u>\$230,508 92</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$618,241 27	
Deduct reinsurance, rebate and return premiums.....	255,737 17	
Net cash received for premiums (all fire).....		\$362,454 10
Interest received on bonds and mortgages .....		3,993 78
Interest and dividends received from all other sources.....		21,344 18
Aggregate Income received during the year in cash.....		<u>\$387,792 01</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$235,684 91	
Commissions and brokerage .....	52,980 85	
Salaries and other charges of officers, clerks and other employes...	39,030 21	
State, national and local taxes .....	11,141 25	
All other payments.....	18,966 42	
Returned to home office.....	<u>\$47,788 22</u>	

Aggregate Expenditures during the year in cash.....	<u>\$342,803 64</u>
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## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1933.....	\$38,566 474	\$373,870 06
Written or renewed in 1934.....	48,262,385	616,368 86
Totals .....	<u>\$76,828,859</u>	<u>\$990,238 92</u>
Deduct expirations and cancellations .....	41,796,147	525,510 31
In force December 31, 1934.....	\$35,032,713	\$464,743 61
Deduct amount reinsured.....	6,446,019	97,410 22
Net amount in force.....	<u>\$28,586,694</u>	<u>\$367,333 39</u>



*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$31,954,482	\$301,811 88	1-2	\$150,905 94
1883.....	Two years.....	7,450	63 22	1-4	15 81
1884.....		37,040	386 06	3-4	297 05
1883.....	Three years.....	1,300,461	12,584 91	1-6	2,097 48
1884.....		1,308,301	16,235 78	1-2	8,147 90
1885.....		2,696,558	21,763 52	5-6	18,135 45
1881.....	Four years.....	17,350	197 38	1-8	34 66
1882.....		40,405	501 38	3-8	188 01
1884.....		1,700	34 00	7-8	21 00
1880.....	Five years.....	76,100	816 51	1-10	81 65
1881.....		233,500	3,456 61	3-10	1,086 36
1882.....		233,308	3,050 04	1-2	1,525 02
1883.....		153,286	2,426 36	7-10	1,705 45
1884.....		661,762	3,941 87	9-10	3,547 69
Totals.....		\$38,586,698	\$367,338 39		\$187,730 09

*Answers to General Interrogatories.*

Total premiums received since the organization of United States branch.....	\$1,587,333 94
Total losses paid since organization of United States branch.....	851,971 72
Total amount of fire losses incurred during the year.....	218,586 77

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Ohio.....	\$122,000 00
Oregon.....	61,000 00
Georgia.....	30,500 00
Virginia.....	12,300 00
North Carolina.....	12,300 00

*Business in the State of New York during the Year.*

Fire risks written.....	\$5,232,800 00
Premiums received.....	53,545 58
Losses paid.....	17,866 77
Amount of losses incurred.....	22,187 31

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LONDON, ENGLAND.

JAMES E. PULSFORD, Resident Manager, No. 45 William street, New York.

*I. ASSETS.*

Market value of real estate owned, unincumbered.....	\$1,260,000 00
Loans on bond and mortgage (first liens).....	1,550,765 78
Interest due and unpaid on bond and mortgage loans.....	15,890 75
Interest accrued thereon.....	19,789 13

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$1,410,000 00	\$1,706,167 50
New York State bonds.....	45,000 00	54,235 00
Richmond City bonds.....	5,000 00	6,600 00
Mississippi warrants.....	30,000 00	30,000 00
New York City bonds.....	50,000 00	63,000 00
Boston City bonds.....	188,000 00	219,950 00
Total par and market values.....	\$1,718,000 00	\$2,069,942 50

Cash in office, \$160.19; in bank, \$607,021.96; total.....	2,069,942 50
Interest due and accrued on stocks and bonds.....	607,183 15
	900 00

Interest due and accrued on collateral loans.....	\$320 80
Premiums in due course of collection.....	400,192 18
All other assets.....	17,001 24

Aggregate amount of all actual, available Assets..... \$5,941,474 58

#### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$10,082 80
Losses unadjusted, including all reported and supposed losses.....	311,510 08
Losses resisted, including interest, costs and expenses.....	68,637 95

Total amount of claims for losses.....	\$390,230 53
Deduct reinsurance thereon.....	40,471 58

Net amount of unpaid losses and claims. .... \$349,759 25

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$1,371,563 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	1,097,386 31

Total unearned premiums.....	2,468,949 95
Amount reclaimable on perpetual fire policies.....	325,684 44
Net premium reserve and all other liabilities except capital.....	101,775 68
All other liabilities, viz.: Commissions and brokerage, \$55,558.32; due for reinsurance, \$58,757.82; total.....	114,811 14

Total Liabilities..... \$3,860,430 41

#### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$4,471,264 80
Deduct reinsurance, rebate and return premiums.....	859,629 38

Net cash received for premiums (all fire).....	\$3,611,624 87
Interest received on bonds and mortgages.....	53,739 61
Interest and dividends received from all other sources.....	100,340 33
Received for rent.....	49,643 11
Deposit premiums received on perpetual fire risks.....	\$19,054 59
Received from home office.....	84,260 00

Aggregate Income received during the year in cash..... \$3,814,347 92

#### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$3,407,799 90
Deduct salvages and reinsurances.....	235,231 26

Net amount paid for losses (all fire).....	\$3,172,558 64
Commissions and brokerage.....	633,463 37
Salaries and other charges of officers, clerks and other employes...	185,622 64
State, national and local taxes.....	65,475 55
All other payments.....	183,325 28
Deposit premiums returned on perpetual fire risks.....	\$11,828 08
Returned to home office.....	490,850 33

Aggregate Expenditures during the year in cash..... \$3,240,385 48

#### V. MISCELLANEOUS.

##### Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1883.....	\$498,375, 108	\$4,555,028 13
Written or renewed in 1884.....	519,100, 015	4,484,427 51
<b>Totals</b> .....	<b>\$1,017,475, 123</b>	<b>\$9,039,455 64</b>
Deduct expirations and cancellations.....	455,840, 302	3,974,185 25
In force December 31, 1884.....	\$561,634, 921	\$5,065,300 39
Deduct amount reinsured.....	40,403, 741	336,985 38
Net amount in force.....	<u>\$512,236, 180</u>	<u>\$4,728,315 01</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884	One year or less.....	\$287,810,830	\$2,743,127 29	1-0	\$1,371,563 64
1883	Two years.....	4,029,545	24,730 00	1-4	6,180 00
1884		4,086,333	23,070 58	3-4	25,559 67
1882	Three years.....	33,790,431	256,404 64	1-5	47,734 10
1883		33,571,016	350,353 18	1-2	175,181 09
1884	Four years.....	43,062,072	435,521 86	5-6	354,000 55
1881		646,214	6,002 18	1-6	750 37
1882	Five years.....	1,309,246	10,176 56	2-6	3,516 31
1883		2,455,787	13,966 68	3-6	5,354 15
1884	Perpetual risks in force and interest premiums.....	1,237,257	15,579 74	7-8	18,456 52
1880		9,433,105	96,422 63	1-10	1,842 36
1881	Five years.....	12,492,307	132,451 61	2-10	37,085 48
1882		19,875,818	182,180 69	1-2	91,090 35
1883	Five years.....	18,189,195	175,360 33	7-10	152,652 21
1884		18,940,872	193,726 70	9-10	174,354 03
Totals		\$512,226,180	\$4,723,415 01	Various	\$2,748 43

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$59,305,539 16
Total losses paid since organization.....	85,431,002 26
Total amount of fire losses incurred during the year.....	2,195,412 29

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Ohio.....	\$100,000 00
Virginia.....	45,000 00
Oregon.....	50,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00
Mississippi.....	25,000 00 *

*Business in the State of New York during the year.*

Fire risks written.....	\$125,404,051 00
Premiums received.....	837,418 33
Losses paid.....	415,036 64
Amount of losses incurred.....	400,890 77
Amount of taxes paid to various fire departments.....	12,770 69
Amount paid the Comptroller for taxes on premiums.....	6,426 25

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES YEREAKE, Resident Manager, No. 46 Pine street, New York.

### I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$530,000 00	\$624,227 08
Chicago and North Western R. R. Co. bonds.....	75,000 00	93,750 00
N. Y. Central and Hud. River R. R. Co. bonds.....	75,000 00	95,875 00
N. Y. and Harlem R. R. Co. bonds.....	100,000 00	129,000 00
Chicago, Burlington and Quincy R. R. Co. bonds.....	100,000 00	91,000 00
Delaware and Hudson R. R. Co. bonds.....	100,000 00	118,530 00
Chic., Rock Island and Pacific R. R. Co. bonds.....	15,000 00	18,900 00
Lake Shore and Mich. Southern R. R. Co. bonds.....	83,000 00	47,500 00
Total par and market values.....	\$1,033,000 00	\$1,217,412 00

\$1,317,412 00

Cash in office, \$31,920.56; in bank, \$85,808.91; total.....	\$107,229 47
Interest due and accrued on stocks and bonds.....	1,825 78
Premiums in due course of collection.....	89,045 86
All other assets.....	411 40

Aggregate amount of all actual, available Assets..... \$1,415,424 45

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$4,186 04
Losses unadjusted, including all reported and supposed losses.....	64,675 89
Losses resisted, including interest, costs and expenses.....	83,268 00

Total amount of claims for losses.....	\$103,079 48
Deduct reinsurance thereon.....	5,052 78

Net amount of unpaid losses and claims..... \$97,026 65

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$376,179 68
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	963,555 09

Total unearned premiums..... 638,734 77

Amount reclaimable on perpetual fire policies..... 1,038 13

Salaries and other miscellaneous expenses, due and accrued..... 5,761 61

All other liabilities, viz.: Taxes and assessments, \$5,180.79; commissions and brokerage, \$14,549.42; return premiums, \$1,713.29; reinsurances, \$427.88; total..... 21,871 88

Total Liabilities..... \$764,427 54

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,272,469 76
Deduct reinsurance, rebate and return premiums.....	267,766 60

Net cash received for premiums (all fire)..... \$1,004,701 16

Interest and dividends received from all sources..... 62,917 24

Deposit premiums received on perpetual fire risks..... \$853 18

Aggregate Income received during the year in cash..... \$1,067,618 40

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$328,873 78
Deduct salvages and reinsurances.....	87,676 86

Net amount paid for losses (all fire)..... \$770,698 42

Commissions and brokerage..... 189,191 64

Salaries and other charges of officers, clerks and other employes... 60,211 79

State, national and local taxes..... 25,726 87

All other payments..... 60,402 54

Aggregate Expenditures during the year in cash..... \$1,106,230 76

## V. MISCELLANEOUS.

### Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$135,218 687	\$1,872,520 80
Written or renewed during the year.....	129,561,800	1,266,551 32
<b>Totals</b> .....	<u>\$264,780,487</u>	<u>\$2,639,072 21</u>
Deduct those expired and marked off as terminated.....	182,053,160	1,296,119 45
In force at the end of the year.....	\$182,727,327	\$1,384,952 76
Deduct amount reinsured.....	7,122,062	93,148 79
Net amount in force December 31, 1884.....	<u>\$175,605,265</u>	<u>\$1,241,803 97</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$68,778,442	\$750,359 86	1-2	\$375,179 65
1883.....	Two years.....	459,774	3,438 40	1-4	857 10
1884.....		806,089	7,721 32	3-4	5,790 99
1882.....	Three years.....	12,794,215	96,655 96	1-6	16,110 99
1883.....		15,620,171	122,628 51	1-3	61,314 25
1884.....	Four years.....	12,937,424	103,072 70	5-6	90,090 58
1881.....		114,410	1,240 51	1-8	155 06
1882.....	Five years.....	101,759	1,219 41	3-8	457 28
1883.....		245,918	2,895 32	5-8	1,772 04
1884.....	Six years.....	226,410	1,720 07	7-8	1,505 06
1880.....		1,173,273	15,778 70	1-10	1,577 87
1881.....	Seven years.....	1,595,409	18,667 52	2-10	5,600 25
1882.....		2,094,125	32,835 77	1-8	16,417 87
1883.....	Eight years.....	2,455,642	37,221 87	7-10	26,055 30
1884.....		2,068,194	26,849 15	9-10	23,714 23
1881.....	Nine years.....	1,500	87 50	5-12	15 62
1882.....		5,000	225 00	7-12	131 25
1883.....	Ten years.....	8,000	121 78	9-12	91 33
1880.....		45,100	1,480 00	5-14	524 57
1881.....	Eleven years.....	11,000	279 75	7-14	139 87
1882.....		63,500	1,335 35	9-14	859 44
1883.....	Twelve years.....	11,000	422 50	11-14	331 96
1884.....		15,000	380 00	12-14	323 63
1885.....	Thirteen years.....	2,000	140 00	15-18	116 66
1882.....		1,500	22 50	15-20	16 18
1883.....	Fourteen years.....	1,500	15 00	17-20	12 75
1880.....		10,000	600 00	95-100	570 00
Totals.....		\$125,605,265	\$1,221,803 97	.....	\$678,784 77

*Answers to General Interrogatories.*

Total premiums received since the organization of United States branch.....	\$5,267,563 71
Total losses paid since organization of United States branch.....	2,418,905 96
Total amount of fire losses incurred during the year.....	748,650 56

Amounts deposited in various States and countries for the protection of policy-holders as follows viz.:

New York.....	\$226,000 00
Ohio.....	100,000 00
Virginia.....	50,000 00
Oregon.....	50,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$42,892,114 00
Premiums received.....	220,004 52
Losses paid.....	211,832 79
Amount of losses incurred.....	208,792 31
Amount of taxes paid to various fire departments.....	4,053 50
Amount paid the Comptroller for taxes on premiums.....	2,320 05

## LONDON AND PROVINCIAL FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

JOHN C. MILLS, Resident Manager, No. 33 Pine street, New York.

### I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$325,000 00	\$342,000 00	
Cash in bank.....			\$349,000 00
Interest due and accrued on collateral loans .....			56,299 76
Premiums in due course of collection .....			476 58
All other assets.....			27,804 73
			1,319 93
<b>Aggregate amount of all actual, available Assets .....</b>			<b>\$434,800 95</b>

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$32,956 48	
Losses unadjusted, including all reported and supposed losses.....	15,578 00	
Losses resisted, including interest, costs and expenses.....	2,500 00	
<b>Total amount of claims for losses.....</b>	<b>\$50,933 48</b>	
Deduct reinsurance thereon.....	643 75	
<b>Net amount of unpaid losses and claims.....</b>		<b>\$50,289 73</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....		
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	\$128,539 40	
	44,890 98	
<b>Total unearned premiums .....</b>		<b>173,860 28</b>
<b>All other liabilities, viz.: Commissions and brokerage.....</b>		<b>1,194 78</b>
<b>Total Liabilities.....</b>		<b>\$224,843 79</b>

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$436,577 10	
Deduct reinsurance, rebate and return premiums.....	90,413 77	
<b>Net cash received for premiums (all fire).....</b>		<b>\$387,163 33</b>
<b>Interest and dividends received from all sources.....</b>		<b>11,917 75</b>
<b>Received from home office.....</b>	<b>\$1,275 00</b>	
<b>Aggregate Income received during the year in cash.....</b>		<b>\$349,081 08</b>

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$231,230 35	
Deduct salvages and reinsurances.....	12,249 39	
<b>Net amount paid for losses (all fire).....</b>		<b>\$307,880 96</b>
<b>Commissions and brokerage.....</b>		<b>50,612 49</b>
<b>Salaries and other charges of officers, clerks and other employes ..</b>		<b>31,700 00</b>
<b>State, national and local taxes.....</b>		<b>12,911 84</b>
<b>All other payments.....</b>		<b>23,488 54</b>
<b>Returned to home office.....</b>	<b>\$6,354 96</b>	
<b>Aggregate Expenditures during the year in cash.....</b>		<b>\$425,598 38</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$38,322,244	\$433,716 89
Written or renewed in 1884 .....	84,255,037	422,936 31
<b>Totals</b> .....	\$72,478,181	\$857,643 20
Deduct expirations and cancellations .....	40,194,930	505,057 62
In force December 31, 1884 .....	\$32,283,251	\$352,585 56
Deduct amount reinsured .....	994,009	8,811 72
<b>Net amount in force</b> .....	<b>\$31,289,253</b>	<b>\$343,773 86</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$22,716,830	\$257,073 80	1-3	\$126,539 40
1883 .....		185,830	1,634 22	1-4	406 05
1884 .....	Two years .....	1,000	44 20	3-4	33 15
1883 .....		1,935,294	18,743 92	1-6	3,123 99
1882 .....	Three years .....	1,855,457	21,413 70	1-6	10,706 85
1884 .....		1,073,251	11,671 79	5-6	9,736 50
1883 .....		106,150	965 94	3-8	762 23
1882 .....	Four years .....	189,595	1,156 70	5-8	722 94
1884 .....		1,500	27 75	7-8	24 29
1883 .....		1,496,044	14,500 86	1-2	7,250 13
1882 .....	Five years .....	1,342,158	12,135 73	7-10	8,494 99
1884 .....		406,153	4,410 85	9-10	3,963 76
<b>Totals</b> .....		<b>\$31,289,253</b>	<b>\$343,773 86</b>		<b>\$173,360 28</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,104,515 63
Total losses paid since organization .....	722,491 55
Total amount of fire losses incurred during the year .....	229,316 25

*Business in the State of New York during the year.*

Fire risks written .....	\$2,281,929 00
Premiums received .....	108,645 57
Losses paid .....	81,621 29
Amount of losses incurred .....	94,835 42
Amount of taxes paid to various fire departments .....	2,015 54
Amount paid the Comptroller for taxes on premiums .....	890 36

## LONDON ASSURANCE CORPORATION.

## LONDON, ENGLAND.

BENONI LOCKWOOD, Resident Manager, No. 88 Wall street, N. Y.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$1,110,000 00	\$1,255,687 50	\$1,255,687 50
Cash in office, \$989.83; in bank, \$44,421.28; total .....			45,410 61
Premiums in due course of collection .....			62,699 75
<b>Aggregate amount of all actual, available Assets</b> .....			<b>\$1,363,997 86</b>

## II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$92,000 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$361,074 90
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	941,817 70
Total unearned premiums .....	502,892 60
Amount reclaimable on perpetual fire policies .....	1,956 07
Total Liabilities .....	\$596,848 67

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$837,791 89
Deduct reinsurance, rebate and return premiums .....	173,755 49
Net cash received for premiums (all fire) .....	\$664,036 40
Interest and dividends received from all sources .....	51,801 23
Aggregate Income received during the year in cash .....	\$715,837 63

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire) .....	\$485,831 64
Commissions and brokerage .....	108,582 54
Salaries and other charges of officers, clerks and other employes ..	35,447 16
State, national and local taxes .....	21,915 45
All other payments .....	74,958 80
Returned to home office .....	\$34,353 96

Aggregate Expenditures during the year in cash .....	\$721,285 09
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## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$109,237,849	\$1,138,345 48
Written or renewed in 1884 .....	97,431,444	858,188 08
Totals .....	\$206,669,293	\$1,996,533 56
Deduct expirations and cancellations .....	93,468,231	948,478 90
In force December 31, 1884 .....	\$103,231,063	\$1,068,049 68
Deduct amount reinsured .....	6,633,927	23,063 67
Net amount in force .....	\$101,597,135	\$1,014,985 85

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884 .....	One year or less .....	\$52,664,166	\$522,149 83	1-3	\$361,074 90
1883 .....		92,755	1,177 27	1-4	294 21
1884 .....	Two years .....	231,407	719 86	2-4	539 90
1883 .....		9,046,598	85,155 86	1-6	14,692 64
1883 .....	Three years .....	9,860,185	97,996 10	1-3	43,996 05
1884 .....		8,797,846	82,238 13	5-6	68,606 62
1881 .....		182,057	1,897 85	1-8	237 15
1882 .....	Four years .....	227,479	2,780 39	2-8	1,049 59
1883 .....		234,973	2,602 13	5-8	1,636 30
1884 .....		43,443	54 88	7-8	48 02
1880 .....		3,428,801	38,896 60	1-10	3,889 86
1881 .....		4,069,212	44,183 89	2-10	18,253 19
1882 .....	Five years .....	5,048,771	53,496 84	1-3	26,249 17
1883 .....		4,374,890	46,255 97	7-10	32,379 13
1884 .....		3,253,055	32,287 23	9-10	29,958 57
Totals .....		\$101,597,135	\$1,014,985 85	....	\$502,892 60

*Business in the State of New York during the year.*

Fire risks written .....	\$25,147,875 00
Premiums received .....	123,593 40
Losses paid .....	91,946 24
Amount of losses incurred .....	95,945 00



## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON, ENGLAND, AND EDINBURGH, SCOTLAND.

CHARLES E. WHITE and SAMUEL P. BLAGDEN, Resident Managers, No. 54 William street,  
New York

### I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$1,842,000 00	\$2,161,102 50
N. Y. Central and H. R. R. Co. bonds.....	500,000 00	600,000 00
N. Y. County Assessment Fund stock.....	22,000 00	20,800 00
N. Y. City Parks Improvement Fund stock.....	5,000 00	6,950 00
N. Y. City Croton Water Main stock.....	10,000 00	12,700 00
N. Y. County Soldiers Bounty Fund bonds.....	9,000 00	11,700 00
N. Y. City Consolidated stock .....	3,000 00	3,810 00
South Carolina State bonds.....	12,500 00	13,625 00
Alabama State bonds.....	10,000 00	8,500 00
Tennessee State bonds.....	19,000 00	7,460 00
Tennessee State Settlement bonds.....	1,124 80	472 42
Tennessee Compromise bonds.....	5,000 00	2,425 00
Virginia State bonds.....	45,300 00	22,150 00
Virginia State deferred certificate .....	18,666 67	1,120 00
Total par and market values .....	\$2,504,591 47	\$2,945,324 92
Cash in office, \$2,070.08; in bank, \$111,761.56; total .....		\$2,945,324 92
Interest due and accrued on stocks and bonds.....		118,831 59
Premiums in due course of collection .....		35,898 00
Bills receivable, not matured, taken for premiums.....		205,644 81
All other assets, viz.: Due for reinsurances paid.....		554 50
		488 79
Aggregate amount of all actual, available Assets.....		\$3,801,747 61

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$97,494 70
Losses unadjusted, including all reported and supposed losses .....	81,156 31
Losses resisted, including interest, costs and expenses.....	20,798 96
Net amount of unpaid losses and claims .....	\$179,379 97
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$221,202 55
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	531,680 79
Total unearned premiums.....	1,153,063 35
All other liabilities, viz.: Commissions and brokerage, \$25,628.44; return premiums, \$17,447.88; miscellaneous, \$1,072.60; total....	44,748 42
Total Liabilities.....	\$1,877,191 74

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,641,422 46
Deduct reinsurances, rebates and return premiums.....	512,941 11
Net cash received for premiums.....	\$1,529,181 35
Interest and dividends received from all sources.....	121,904 12
Aggregate Income received during the year in cash .....	\$1,651,085 47

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,084,179 71
Commissions and brokerage .....	258,894 67
Salaries and other charges of officers, clerks and other employes ..	151,334 05
State, national and local taxes .....	40,890 88
All other payments.....	73,882 11

Aggregate Expenditures during the year in cash ..... \$1,552,180 92

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$351,320,268	\$3,307,079 52
Written or renewed in 1884.....	230,026,506	1,623,736 27
Totals.....	\$471,415,866	\$4,225,245 79
Deduct expirations and cancellations .....	238,111,363	1,970,504 85
Net amount in force.....	<u>\$233,304,514</u>	<u>\$2,265,240 94</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$116,003,080	\$1,242,405 12	1-2	\$321,202 56
1885.....		2,759,268	23,833 08	1-4	5,965 75
1884.....	Two years.....	519,186	4,501 06	2-4	3,375 78
1885.....		22,941,657	171,474 59	1-6	25,579 09
1886.....	Three years.....	22,517,379	189,436 90	1-2	94,718 45
1884.....		21,846,346	182,082 04	5-6	152,551 70
1881.....		469,003	4,941 94	1-8	543 74
1882.....	Four years.....	2,189,070	19,169 69	3-8	7,184 69
1883.....		2,373,739	21,741 80	5-8	13,586 60
1884.....		406,466	4,221 05	7-8	3,693 41
1880.....		4,855,361	49,086 70	1-10	4,908 67
1881.....		6,992,673	62,730 98	2-10	18,819 27
1882.....	Five years.....	12,090,225	107,914 19	1-2	53,967 09
1883.....		9,837,324	95,404 06	7-10	87,422 80
1884.....		7,814,578	84,957 69	9-10	76,488 75
Totals.....		<u>\$233,304,514</u>	<u>\$2,265,240 94</u>		<u>\$1,153,063 35</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of United States branch.....	\$23,263,567 00
Total losses paid since organization of United States branch.....	15,210,333 00
Total amount of fire losses incurred during the year .....	<u>1,064,973 60</u>

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

New York.....	\$342,550 00
Ohio.....	120,000 00
Oregon.....	63,630 00
Virginia.....	49,420 00
Georgia.....	23,312 50
North Carolina.....	<u>13,100 00</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$72,172,784 00
Premiums received.....	\$47,791 63
Losses paid.....	216,369 25
Amount of losses incurred.....	212,475 17
Amount of taxes paid to various fire departments.....	4,574 00
Amount paid the Comptroller for taxes on premiums.....	<u>2,434 76</u>

## NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

HENRY H. HALL, Resident Manager, No. 25 Pine street, New York.

## I. ASSETS

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$687,150 00	\$831,199 83	
Boston City bonds .....	128,000 00	139,563 00	
St. Louis City bonds .....	40,000 00	42,600 00	
Massachusetts State bonds .....	88,800 00	93,240 00	
City of Providence bonds .....	51,250 00	55,350 00	
Total par and market values .....	<u>\$995,200 00</u>	<u>\$1,161,954 83</u>	\$1,161,954 83
Cash in office, \$2,266.72 ; in bank, \$36,806.35; total .....			39,073 07
Premiums in due course of collection .....			<u>93,498 68</u>
Aggregate amount of all actual, available Assets .....			<u>\$1,294,526 57</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$36,894 59	
Losses unadjusted, including all reported and supposed losses .....	41,435 40	
Losses resisted, including interest, costs and expenses .....	<u>20,830 37</u>	
Net amount of unpaid losses and claims .....		\$39,140 36
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$312,377 40	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	<u>158,863 87</u>	
Total unearned premiums .....		471,181 27
Salaries and other miscellaneous expenses, due and accrued .....		604 96
Commissions and brokerage .....		<u>13,367 39</u>
Total Liabilities .....		<u>\$574,243 98</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$955,063 26	
Deduct reinsurance, rebate and return premiums .....	<u>153,873 30</u>	
Net cash received for premiums (all fire) .....		\$801,190 06
Interest and dividends received from all sources .....		40,541 00
Received from home office .....	<u>\$40,000 00</u>	
Aggregate Income received during the year in cash .....		<u>\$842,081 06</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$542,176 13	
Deduct salvages and reinsurances .....	<u>13,765 61</u>	
Net amount paid for losses (all fire) .....		\$528,420 32
Commissions and brokerage .....		129,945 41
Salaries and other charges of officers, clerks and other employes ..		63,305 02
State, national and local taxes .....		23,703 73
All other payments .....		<u>69,068 92</u>
Returned to home office .....	<u>\$75,214 44</u>	
Aggregate Expenditures during the year in cash .....		<u>\$814,433 44</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force on the thirty-first day of December of the preceding year...	\$67,165,493 00	\$747,803 61
Written or renewed during the year .....	83,240,820 00	932,700 28
<b>Totals</b> .....	<b>\$150,406,313 00</b>	<b>\$1,710,503 84</b>
Deduct those expired and marked off as terminated.....	72,955,481 00	792,980 40
<b>In force at the end of the year</b> .....	<b>\$77,450,832 00</b>	<b>\$917,573 44</b>
Deduct amount reinsured .....	1,132,909 30	11,207 56
<b>Net amount in force</b> .....	<b>\$76,310,922 70</b>	<b>\$906,365 88</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1884.....	One year or less.....	\$50,366,919 83	\$645,493 11	1-4	\$332,746 05
1883.....		287,145 81	2,039 12	1-2	532 38
1884.....	Two years.....	151,035 44	1,308 86	3-4	908 49
1883.....		2,774,590 87	26,447 70	1-6	4,407 95
1882.....	Three years.....	5,310,507 88	53,756 91	1-2	26,878 45
1884.....		6,876,287 84	67,351 28	5-6	56,136 05
1881.....		433,897 83	4,159 77	1-8	519 97
1883.....	Four years.....	532,590 01	5,195 97	3-8	1,948 47
1882.....		325,437 85	3,338 14	5-8	2,086 32
1884.....		240,437 00	2,437 32	7-8	2,176 37
1880.....		925,452 55	10,703 22	1-10	1,070 22
1881.....		1,394,015 81	14,611 80	2-10	4,363 54
1882.....	Five years.....	2,203,796 90	19,694 63	1-2	9,847 30
1883.....		2,973,761 79	31,076 42	7-10	31,753 44
1884.....		2,705,973 85	29,966 69	9-10	26,969 93
<b>Totals</b> .....		<b>\$77,450,832 00</b>	<b>\$917,573 44</b>		<b>\$482,838 83</b>

*Answers to General Interrogatories.*

Total premiums received since organization of the United States branch.....	\$4,541,642 85
Total losses paid since organization of United States branches.....	2,683,654 07
Total losses incurred during the year.....	519,858 46

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Ohio.....	\$122,730 00
Virginia.....	61,380 00
Georgia.....	26,380 00
North Carolina.....	12,278 00
Oregon.....	61,380 00

*Business in the State of New York during the year.*

Fire risks written .....	\$26,450,303 00
Premiums received .....	145,837 75
Losses paid .....	75,795 08
Amount of losses incurred.....	65,128 81
Paid Comptroller for taxes on premiums.....	1,147 78
Paid various fire departments.....	1,855 59

## NORWICH UNION FIRE INSURANCE SOCIETY.

### NORWICH, ENGLAND.

CHAS. P. FRAME and J. MONTGOMERY HARE, Resident Managers, No. 67 Wall street, N. Y.

#### I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$545,000 00	\$565,581 25	
New York City bonds.....	162,000 00	196,730 00	
N. Y. Central & Hudson R. R. R. first mtge. bds...	75,000 00	92,375 00	
Total par and market values.....	<u>\$782,000 00</u>	<u>\$854,686 25</u>	\$854,686 25
Cash in office, \$924.69 ; in bank, \$114,458.89 ; total .....			115,383 08
Interest due and accrued on stocks and bonds.....			10,606 67
Premiums in due course of collection .....			25,146 20
Due for reinsurances on losses paid.....			<u>9,997 56</u>
Aggregate amount of all actual, available Assets.....			<u>\$1,124,819 76</u>

#### II. LIABILITIES.

Total amount of claims for losses.....	\$94,165 17	
Deduct reinsurance thereon .....	<u>10,386 54</u>	
Net amount of unpaid losses and claims.....		\$73,776 63
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$296,574 54	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	<u>160,516 26</u>	
Total unearned premiums.....		446,890 90
All other liabilities.....		<u>2,195 36</u>
Total Liabilities.....		<u>\$523,862 89</u>

#### III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$908,399 92	
Deduct reinsurance, rebate and return premiums.....	<u>175,806 96</u>	
Net cash received for premiums (all fire).....		\$727,592 96
Interest and dividends received from all sources.....		<u>30,181 39</u>
Aggregate Income received during the year in cash.....		<u>\$757,724 35</u>

#### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$581,650 11	
Deduct salvages and reinsurances.....	<u>29,300 27</u>	
Net amount paid for losses (all fire).....		\$552,349 84
Commissions and brokerage.....		121,554 44
Salaries and other charges of officers, clerks and other employes ..		62,874 60
State, national and local taxes.....		16,470 85
All other payments.....		<u>43,191 08</u>
Aggregate Expenditures during the year in cash.....		<u>\$746,540 80</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire Risks.	Premiums.
In force December 31, 1883.....	\$81,033,037	\$783,815 95
Written or renewed in 1884.....	94,143,347	905,532 50
<b>Totals</b> .....	<b>\$175,181,384</b>	<b>\$1,689,348 45</b>
Deduct expirations and cancellations.....	86,153,680	811,941 00
<b>In force December 31, 1884.....</b>	<b>\$89,028,664</b>	<b>\$887,706 85</b>
Deduct amount reinsured.....	3,654,474	43,074 41
<b>Net amount in force.....</b>	<b>\$85,374,190</b>	<b>\$845,632 44</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$54,800,089	\$573,740 09	1-3	\$386,374 54
1883.....		449,443	2,317 79	1-4	554 45
1884.....	Two years.....	623,199	5,436 20	3-4	4,069 65
1883.....		2,973,327	35,829 82	1-6	5,971 68
1883.....	Three years.....	6,618,707	58,048 96	1-3	23,094 48
1884.....		8,464,947	73,234 87	5-6	60,187 39
1883.....	Four years.....	170,885	433 06	5-8	270 66
1884.....		110,061	1,061 50	7-8	946 30
1880.....		966,783	8,370 53	1-10	837 05
1881.....		1,474,376	13,846 44	3-10	4,153 98
1883.....	Five years.....	2,299,077	20,615 40	1-3	10,307 70
1883.....		2,666,396	25,583 66	7-10	17,908 56
1884.....		2,752,936	29,205 07	9-10	26,284 56
<b>Totals.....</b>		<b>\$85,374,190</b>	<b>\$845,632 44</b>	<b>.....</b>	<b>\$446,890 90</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of United States branch .....	\$3,878,292 15
Total losses paid since organization of United States branch.....	1,577,406 40
Total amount of fire losses incurred during the year .....	491,806 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio .....	\$100,000 00
Oregon.....	50,000 00
Georgia.....	25,000 00
Virginia.....	33,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$28,000,264 00
Premiums received.....	165,353 08
Losses paid .....	103,953 60
Amount of losses incurred.....	104,467 04
Amount of taxes paid to various fire departments.....	2,145 30
Amount paid the Comptroller for taxes on premiums .....	1,813 19

# PHOENIX ASSURANCE COMPANY.

LONDON, ENGLAND.

ALEXANDER D. IRVING, Resident Manager, No. 87 Wall street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,061,000 00	\$1,276,362 50	\$1,276,362 50
Cash in bank.....			132,748 41
Interest due and accrued on stocks and bonds .....			8,280 00
Premiums in due course of collection.....			86,085 09
Aggregate amount of all actual, available Assets .....			<u>\$1,508,476 00</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$40,421 00	
Losses unadjusted, including all reported and supposed losses.....	152,036 00	
Losses resisted, including interest, costs and expenses.....	7,500 00	
Total amount of claims for losses.....	\$199,957 00	
Deduct reinsurance thereon.....	26,544 00	
Net amount of unpaid losses and claims .....		\$173,413 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$508,642 96	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	366,045 47	
Total unearned premiums .....		869,688 43
Total Liabilities.....		<u>\$1,043,101 43</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,601,187 49	
Deduct reinsurance, rebate and return premiums.....	373,376 12	
Net cash received for premiums (all fire).....		\$1,227,811 37
Interest and dividends received from all sources.....		43,605 00
Aggregate Income received during the year in cash.....		<u>\$1,271,416 37</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$390,632 00	
Deduct salvages and reinsurances .....	149,310 18	
Net amount paid for losses (all fire).....		\$241,321 82
Commissions and brokerage.....		201,396 64
Salaries and other charges of officers, clerks and other employes...		57,969 01
State, national and local taxes.....		58,752 86
All other payments.....		93,464 72
Aggregate Expenditures during the year in cash.....		<u>\$1,283,005 05</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$156,884,357	\$1,480,194 96
Written or renewed in 1884.....	181,789,277	1,575,940 55
<b>Totals.....</b>	<b>\$338,673,634</b>	<b>\$3,056,134 51</b>
Deduct expirations and cancellations.....	151,610,779	1,350,005 55
<b>In force December 31, 1884.....</b>	<b>\$187,062,855</b>	<b>\$1,706,128 96</b>
Deduct amount reinsured .....	14,965,760	112,615 21
<b>Net amount in force.....</b>	<b>\$172,096,095</b>	<b>\$1,593,513 75</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$100,938,082	\$1,007,265 92	1-2	\$503,642 96
1883.....		1,106,191	9,206 79	1-4	2,301 69
1884.....	Two years.....	7,240,090	55,984 72	2-4	41,951 04
1882.....		8,281,227	70,911 17	1-6	11,818 53
1883.....	Three years.....	10,236,626	87,871 48	1-2	43,935 74
1884.....		11,709,860	99,991 12	5-6	83,825 94
1881.....		129,226	1,222 11	1-8	152 76
1882.....	Four years.....	91,081	919 87	2-8	244 76
1883.....		262,225	2,864 29	5-8	1,790 18
1884.....		486,142	3,317 65	7-8	2,515 44
1880.....		2,632,730	27,886 48	1-10	2,738 64
1881.....		3,611,910	34,227 26	3-10	10,268 17
1882.....	Five years.....	6,107,559	55,327 26	1-2	27,663 64
1883.....		7,784,654	82,501 22	7-10	57,750 85
1884.....		5,496,141	54,396 19	9-10	48,956 59
1884.....	Six years.....	18,300	199 95	.....	183 29
1884.....	Ten years.....	5,950	50 75	.....	48 29
1884.....		\$5,500,000	.....	.....	30,000 00
<b>Totals.....</b>		<b>\$172,096,095</b>	<b>\$1,593,513 75</b>	<b>.....</b>	<b>\$869,698 43</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the United States branch....	\$4,545,514 71
Total losses paid since the organization of the United States branch.....	2,745,172 57
Total amount of fire losses incurred during the year. ....	834,566 83

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Ohio.....	\$122,000 00
Virginia.....	24,400 00
Georgia.....	20,500 00
North Carolina.....	12,200 00
Oregon.....	61 000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$46,155,899 09
Premiums received.....	256,295 21
Losses paid.....	169,910 08
Amount of losses incurred.....	161,600 00
Amount of taxes paid to various fire departments.....	3,598 68
Amount paid the Comptroller for taxes on premiums.....	1,167 63

\* Reinsurance of Virginia Home Insurance Company.



# QUEEN INSURANCE COMPANY.

## LIVERPOOL, ENGLAND.

JAMES A. MACDONALD, Resident Manager, No. 37 Wall street, New York.

### I. ASSETS.

Market value of real estate owned, unincumbered..... \$354,360 00

#### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$856,300 00	\$1,086,161 70	
New York, Lackawanna and Western R. R. bonds..	100,000 00	108,139 39	
Mississippi State bonds.....	20,000 00	20,800 00	
Farmers' Loan and Trust Co. stock.....	10,000 00	40,000 00	
Total par and market values.....	\$986,300 00	\$1,205,301 09	1,205,301 09
Cash in office, \$16,400.32; in bank, \$39,438.69; total.....			55,839 01
Interest due and accrued on stocks and bonds.....			9,456 38
Premiums in due course of collection.....			131,037 81
All other assets, viz.: Rents accrued, \$2,633.42; due for reinsur- ances on losses paid, \$1,797.01; total.....			4,430 43
Aggregate amount of all actual, available Assets.....			\$1,760,319 97

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$53,019 28	
Losses unadjusted, including all reported and supposed losses.....	87,533 04	
Losses resisted, including interest, costs and expenses.....	30,431 89	
Total amount of claims for losses.....	\$170,973 85	
Deduct reinsurances thereon.....	18,481 76	
Net amount of unpaid losses and claims.....		\$152,492 09
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$469,160 14	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	403,432 14	
Total unearned premiums.....		872,642 28
All other liabilities, viz.: Commissions and brokerage.....		3,273 84
Total Liabilities.....		\$1,038,407 71

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,535,005 07	
Deduct reinsurance, rebate and return premiums.....	300,665 17	
Net cash received for premiums (all fire).....		\$1,174,138 90
Interest and dividends received from all sources.....		46,033 11
Received for rent.....		18,068 68
Received from home office.....	\$78,000 63	
Aggregate Income received during the year in cash.....		\$1,238,255 69

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$965,336 20	
Deduct salvages and reinsurances.....	102,303 88	
Net amount paid for losses (all fire).....		\$863,132 32
Commissions and brokerage.....		155,535 38
Salaries and other charges of officers, clerks and other employes..		81,843 53

State, national and local taxes.....	\$37,554 24
All other payments.....	77,998 98
Returned to home office.....	\$43,951 84

Aggregate Expenditures during the year in cash..... \$1,216,060 44

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$146,680,233	\$1,586,538 45
Written or renewed in 1884.....	140,858,689	1,588,896 11
Totals.....	\$287,538,922	\$3,175,434 56
Deduct expirations and cancellations.....	150,736,498	1,884,454 65
In force December 31, 1884.....	\$136,802,424	\$1,740,979 91
Deduct amount reinsured.....	8,139,511	91,090 13
Net amount in force.....	\$128,662,913	\$1,649,889 78

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$83,980,976	\$938,820 81	1-2	\$459,180 14
1883.....	Two years.....	451,269	4,260 18	1-4	1,085 03
1884.....	Three years.....	1,370,960	6,172 17	3-4	4,554 12
1883.....	Four years.....	10,261,109	99,998 93	1-6	16,665 80
1884.....	Five years.....	12,403,060	118,111 80	1-2	58,055 65
1881.....	Six years.....	15,380,588	135,068 98	5-6	112,553 44
1882.....	Seven years.....	863,285	3,035 21	1-8	379 40
1883.....	Eight years.....	909,885	1,925 68	3-8	722 11
1884.....	Nine years.....	847,087	2,451 02	5-8	2,156 86
1880.....	Ten years.....	1,740,818	8,598 87	7-8	7,515 20
1881.....	Eleven years.....	2,607,141	22,241 25	1-10	3,294 14
1882.....	Twelve years.....	4,392,511	42,863 45	3-10	14,659 02
1883.....	Thirteen years.....	6,812,900	71,144 18	1-2	35,573 08
1884.....	Fourteen years.....	7,594,517	81,485 18	7-10	57,089 58
1884.....	Fifteen years.....	8,999,898	99,234 01	9-10	89,310 61
Totals.....		\$157,142,908	\$1,649,889 78		\$873,642 28

*Answers to General Interrogatories.*

Total premiums received since organization of United States branch.....	\$15,243,264 00
Total losses paid since organization of United States branch.....	9,860,181 00
Total amount of fire losses incurred during the year.....	868,303 87

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$121,875 00
Oregon.....	60,987 50
Virginia.....	60,987 50
Georgia.....	30,468 75
North Carolina.....	12,187 50
Mississippi.....	26,093 75
Dakota.....	30,468 75

*Business in the State of New York during the year.*

Fire risks written.....	\$59,343,964 00
Premiums received.....	163,801 26
Losses paid.....	103,443 47
Amount of losses incurred.....	107,959 33
Amount of taxes paid to various fire departments.....	2,776 81
Amount paid the Comptroller for taxes on premiums.....	1,339 47

# ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

EDWARD F. BEDDALL, Resident Manager, No. 50 Wall street, New York.

## I. ASSETS.

Market value of real estate owned, unincumbered..... \$1,500,404 43

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$1,780,000 00	\$2,375,830 00	2,375,830 00
Cash in office, \$5,015.79; in bank, \$356,083.97; total.....			361,099 76
Interest due and accrued on stocks and bonds.....			48,100 00
Premiums in due course of collection.....			253,558 97
All other assets, viz.: Rents due and accrued, \$319.58; due for reinsurance on losses paid, \$5,176.25; total.....			5,795 83

Aggregate amount of all actual, available Assets..... \$4,444,773 99

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$22,263 45	
Losses unadjusted, including all reported and supposed losses.....	323,155 70	
Losses resisted, including interest, costs and expenses.....	20,941 64	
Total amount of claims for losses.....	\$366,360 79	
Deduct reinsurance thereon.....	96,933 00	
Net amount of unpaid losses and claims.....		\$269,426 79
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$974,008 12	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	880,967 08	
Total unearned premiums.....		1,854,969 15
Amount reclaimable on perpetual fire policies.....		63,595 41
Net premium reserve and all other liabilities except capital, under the life insurance or any other special department.....		134,000 00
Salaries and other miscellaneous expenses, due and accrued.....		1,048 11
All other liabilities, viz.: Taxes and assessments, \$15,341.50; commissions and brokerage, \$44,909.58; return premiums, \$2,607.77; miscellaneous items, \$1,892.19; reinsurance due, \$54,402.60; total.....		119,153 59
Total Liabilities.....		<u>\$2,461,183 05</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,217,855 53	
Deduct reinsurance, rebate and return premiums.....	692,970 25	
Net cash received for premiums (all fire).....		\$2,524,885 27
Interest and dividends received from all sources.....		103,943 89
Received for rent.....		49,925 43
Deposit premiums received on perpetual fire risks.....	\$3,933 00	
Received from home office.....	119,918 92	
Aggregate Income received during the year in cash.....		<u>\$2,678,754 59</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,831,884 34
Deduct salvage and reinsurances.....	218,401 70
Net amount paid for losses (all fire).....	\$1,608,483 54
Commissions and brokerage.....	460,583 18
Salaries and other charges of officers, clerks and other employes..	142,863 08
State, national and local taxes.....	55,209 65
All other payments.....	124,670 59
Deposit premiums returned on perpetual fire risks.....	\$1,183 28
Returned to home office.....	104,073 63

Aggregate Expenditures during the year in cash..... \$2,386,809 04

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$357,678,379	\$3,487,803 30
Written or renewed in 1884.....	326,068,207	3,230,938 59
Totals.....	\$713,746,486	\$6,658,741 89
Deduct expirations and cancellations.....	320,815,420	2,786,140 36
In force December 31, 1884.....	\$392,931,067	\$3,872,601 53
Deduct amount reinsured.....	40,196,663	298,403 99
Net amount in force.....	\$352,734,394	\$3,574,197 54

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$191,540,122	\$1,948,004 23	1-2	\$974,002 12
1883.....		876,394	7,004 60	1-4	1,761 15
1884.....	Two years.....	3,391,654	30,773 94	3-4	23,079 70
1883.....		23,324,420	215,053 42	1-6	35,843 24
1884.....	Three years.....	26,388,613	246,416 73	1-2	123,206 36
1883.....		26,127,882	248,073 21	5-6	206,727 87
1884.....		580,806	5,719 76	1-8	714 97
1883.....	Four years.....	886,596	10,061 63	8-8	3,780 61
1884.....		886,357	9,588 00	5-8	5,992 50
1883.....		742,373	7,253 09	7-8	6,346 45
1884.....		9,107,111	106,778 53	1-10	10,677 85
1883.....	Five years.....	11,775,376	127,769 54	3-10	38,330 86
1884.....		18,181,048	182,011 28	1-2	91,005 65
1883.....		17,716,688	180,238 17	7-10	126,166 71
1884.....		16,810,044	194,773 49	9-10	175,300 63
Various.....	Six years.....	306,250	4,050 23	.....	1,638 77
Various.....	Seven years.....	2,207,950	27,129 75	.....	21,117 15
Various.....	Eight years.....	6,000	2,175 00	.....	2,039 06
Various.....	Nine years.....	12,000	300 00	.....	250 00
Various.....	Ten years.....	469,735	10,833 90	.....	6,903 53
Various.....	Fifteen years.....	2,500	125 00	.....	79 17
Totals.....		\$352,734,394	\$3,574,197 54	.....	\$1,854,959 15

*Answers to General Interrogatories.*

Total amount of fire losses incurred during the year..... \$1,608,483 51

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Ohio.....	\$122,000 00
Virginia.....	65,000 00
Georgia.....	33,800 00
North Carolina.....	13,200 00
Oregon.....	66,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$147,776,064 14
Premiums received.....	674,740 77
Losses paid.....	360,533 19
Amount of losses incurred.....	378,733 32
Amount of taxes paid to various fire departments.....	7,093 43
Amount paid the Comptroller for taxes on premiums.....	3,591 46

# SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

M. BENNETT, Jr., Resident Manager, Hartford, Conn.

## I. ASSETS.

Loans on bond and mortgage (first liens)..... \$314,000 00

### *Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$405,000 00	\$404,100 00	
Middlesex County bonds.....	50,000 00	57,875 00	
Toronto City bonds.....	61,185 00	64,798 00	
Ontario Railway bonds.....	51,912 00	53,216 68	
Total par and market values.....	<u>\$568,097 00</u>	<u>\$644,989 68</u>	644,989 68
Cash in office, \$18,552.17; in bank, \$77,847.17; total.....			90,899 34
Premiums in due course of collection.....			61,077 45
All other assets.....			3,590 26
Aggregate amount of all actual, available Assets.....			<u>\$1,114,546 68</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$8,462 55	
Losses unadjusted, including all reported and supposed losses.....	35,000 00	
Losses resisted, including interest, costs and expenses.....	5,000 00	
Net amount of unpaid losses and claims.....		\$48,462 55
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$156,319 55	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	59,406 87	
Total unearned premiums.....		215,726 22
All other liabilities, viz.: Commissions and brokerage.....		9,400 86
Total Liabilities.....		<u>\$273,589 63</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$267,538 27	
Deduct reinsurance, rebate and return premiums.....	334,471 25	
Net cash received for premiums (all fire).....		\$363,057 02
Interest received on bonds and mortgages.....		15,349 47
Interest and dividends received from all other sources.....		24,874 10
Aggregate Income received during the year in cash.....		<u>\$403,280 59</u>

## IV. EXPENDITURE DURING THE YEAR.

Net amount paid for losses (all fire).....	\$228,746 50	
Commissions and brokerage.....	54,958 62	
Salaries and other charges of officers, clerks and other employes ..	23,535 07	
State, national and local taxes.....	12,201 84	
All other payments.....	23,202 12	
Returned to home office.....	<u>\$35,000 00</u>	
Aggregate Expenditures during the year in cash.....		<u>\$336,644 16</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883 .....	\$36,409,608	\$415,558 99
Written or renewed in 1884.....	59,319,680	676,705 98
<b>Totals.....</b>	<b>\$95,729,288</b>	<b>\$1,092,264 98</b>
Deduct expirations and cancellations.....	45,213,519	502,172 19
<b>In force December 31, 1884.....</b>	<b>\$50,515,764</b>	<b>\$590,092 73</b>
Deduct amount reinsured.....	14,087,469	176,832 91
<b>Net amount in force.....</b>	<b>\$36,428,295</b>	<b>\$414,259 82</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$37,967,179	\$312,639 11	1-2	\$156,319 55
1883.....	Two years.....	23,700	237 23	1-4	59 31
1884.....		61,200	898 83	3-4	666 39
1883.....	Three years.....	1,604,416	15,687 83	1-6	2,611 25
1883.....		2,100,522	23,265 02	1-2	11,632 51
1884.....	Four years.....	2,549,970	31,741 79	5-6	26,461 50
1881.....		650	60 00	1-8	7 50
1883.....	Five years.....	17,450	60 00	3-8	22 50
1883.....		12,800	214 96	5-8	134 34
1884.....	.....	21,150	194 84	7-8	170 48
1880.....		33,835	326 30	1-10	32 63
1881.....	.....	573,573	7,301 59	3-10	2,180 47
1882.....		565,258	7,150 26	1-2	3,575 12
1883.....	.....	432,480	6,843 79	7-10	4,440 65
1884.....		534,097	8,268 89	9-10	7,442 01
<b>Totals.....</b>		<b>\$36,428,295</b>	<b>\$414,259 82</b>		<b>\$315,736 22</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of United State branch.....	\$1,517,863 63
Total losses paid since organization of United States branch .....	860,806 93
Total amount of fire losses incurred during the year.....	219,229 44

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$122,000 00
Georgia.....	30,500 00
North Carolina.....	12,200 00
Oregon.....	61,000 00
Virginia.....	24,400 00
Canada.....	122,673 00

*Business in the State of New York during the year.*

Fire risks written.....	\$6,028,350 00
Premiums received.....	61,556 34
Losses paid.....	27,265 99
Amount of losses incurred.....	34,764 29

## SUN FIRE OFFICE.

## LONDON, ENGLAND.

U. S. GILBERT, Resident Manager, Watertown, N. Y.

## I. ASSETS.

Loans on bond and mortgage (first liens).....	\$902,500 00
Interest accrued thereon .....	7,808 33

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$370,000 00	\$339,062 50	339,062 50
Cash in office, \$9,641.20 ; in bank, \$24,040.96 ; total.....			33,682 16
Interest accrued on stocks and bonds .....			2,700 00
Interest accrued on deposits.....			104 98
Premiums in due course of collection .....			190,242 01
Bills receivable, not matured, taken for premiums .....			11,832 99

Aggregate amount of all actual, available Assets..... \$1,477,932 97

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$73,272 00	
Losses unadjusted, including all reported and supposed losses.....	62,370 00	
Losses related, including interest, costs and expenses .....	18,119 00	
Net amount of unpaid losses and claims.....		\$152,761 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$363,370 73	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year .....	660,283 24	
Total unearned premiums .....		1,023,654 06
All other liabilities.....		20,000 00
Total Liabilities .....		<u>\$1,285,255 06</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,454,390 35	
Deduct reinsurance, rebate and return premiums .....	234,430 63	
Net cash received for premiums (all fire).....		\$1,219,959 53
Interest received on bonds and mortgages.....		39,140 97
Interest and dividends received from all other sources.....		11,933 14
Aggregate Income received during the year in cash.....		<u>\$1,271,033 63</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$784,890 61	
Deduct salvage and reinsurances .....	1,976 70	
Net amount paid for losses (all fire).....		\$782,912 91
Commissions and brokerage .....		218,663 69
Salaries and other charges of officers, clerks and other employes...		86,304 39
State, national and local taxes.....		86,103 30
All other payments.....		118,802 37
Returned to home office .....	\$41,484 51	

Aggregate Expenditures during the year in cash..... \$1,242,786 66

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$150,786 197	\$1,544,870 22
Written or renewed in 1884.....	145,165 374	1,496,571 89
<b>Totals.....</b>	<b>\$304,951 571</b>	<b>\$3,041,442 11</b>
Deduct expirations and cancellations.....	106,040 873	1,073,447 60
<b>In force December 31, 1884.....</b>	<b>\$198,910 699</b>	<b>1,968,994 51</b>
Deduct amount reinsured.....	1,680,908	12,535 16
<b>Net amount in force.....</b>	<b>\$197,229 796</b>	<b>\$1,956,459 35</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$70,457,660	\$734,541 45	1-3	\$363,270 72
1883.....		30,436,179	230,838 95	1-6	46,506 49
1883.....	Three years.....	20,191,507	265,295 79	1-2	133,143 89
1884.....		37,247,529	343,543 23	5-6	285,451 93
1880.....		1,230,894	33,508 78	1-10	2,250 68
1881.....		1,230,418	17,787 28	3-10	5,330 18
1882.....	Five years.....	6,014,338	70,333 56	1-3	30,166 78
1883.....		6,631,392	77,964 86	7-10	64,575 21
1884.....		14,479,379	151,076 64	9-10	136,498 96
<b>Totals.....</b>		<b>\$197,229 796</b>	<b>\$1,956,459 35</b>		<b>\$1,063,494 06</b>

*Answers to General Interrogatories.*

Total amount of fire losses incurred during the year ..... \$532,248 91

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

New York.....	\$707,500 00
Ohio.....	121,875 00
Georgia.....	60,987 50
Virginia.....	12,187 50
North Carolina.....	94,375 00

*Business in the State of New York during the year.*

Fire risks written.....	\$30,431,033 00
Premiums received.....	244,306 54
Losses paid.....	106,129 43
Amount of losses incurred.....	183,116 00
Amount of taxes paid to various fire departments.....	2,673 29

## TRANS-ATLANTIC FIRE INSURANCE COMPANY.

## HAMBURG, GERMANY.

E. HARBERS, Resident Manager, No. 62 Liberty street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$375,000 00	\$450,005 56	\$450,005 56
Cash in bank.....			16,652 87
Net premiums in due course of collection.....			19,800 44
<b>Aggregate amount of all actual, available Assets.....</b>			<b>\$486,458 87</b>



## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$15,231 32	
Losses unadjusted, including all reported and supposed losses.....	11,433 00	
Net amount of unpaid losses and claims.....		\$26,664 32
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$115,432 04	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	26,867 18	
Total unearned premiums.....		142,299 22
Total Liabilities.....		\$169,013 54

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$289,956 35	
Deduct reinsurance, rebate and return premiums.....	32,807 37	
Net cash received for premiums (all fire).....		\$257,148 98
Interest and dividends received from all sources.....		14,216 10
Aggregate Income received during the year in cash.....		\$271,365 08

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$148,720 70	
Commissions and brokerage.....	53,967 28	
Salaries and other charges of officers, clerks and other employes...	12,601 91	
State, national and local taxes.....	5,636 23	
All other payments.....	16,673 45	
Returned to home office.....	\$34,581 11	

Aggregate Expenditures during the year in cash..... \$287,649 57

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$23,311,840	\$369,145 63
Written or renewed in 1884.....	32,636,936	299,305 41
Totals.....	\$44,948,776	\$568,451 04
Deduct expirations and cancellations.....	23,326,112	280,471 95
In force December 31, 1884.....	\$21,622,664	\$277,979 09

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$17,348,813	\$320,964 09	1-2	\$115,432 04
1883.....		232,268	2,136 48	1-4	534 12
1884.....	Two years.....	150,826	1,037 17	2-4	770 26
1883.....		227,634	2,565 46	1-6	1,427 58
1883.....	Three years.....	237,400	11,428 70	1-3	5,746 56
1884.....		1,522,270	18,174 10	5-6	15,145 09
1881.....		11,500	41 47	1-6	5 18
1882.....	Four years.....	10,000	110 25	2-6	41 34
1883.....		8,950	73 05	5-6	45 06
1884.....		25,400	164 33	7-8	143 33
1880.....		55,308	599 41	1-10	59 94
1881.....		95,500	939 67	2-10	226 90
1882.....	Five years.....	24,800	1,222 53	1-2	611 41
1883.....		25,778	1,263 20	7-10	883 61
1884.....		24,217	1,376 23	9-10	1,233 61
Totals.....		\$21,622,664	\$275,199 59	.....	\$142,299 22

*Answers to General Interrogatories.*

Total amount of fire losses incurred during the year.....	\$122,307 09
Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:	
Ohio.....	\$123,000 00

*Business in the State of New York during the year.*

Fire risks written.....	\$5,895,849 00
Premiums received.....	45,808 99
Losses paid.....	26,741 54
Amount of losses incurred.....	23,029 36
Amount of taxes paid to various fire departments.....	386 46
Amount paid the Comptroller for taxes on premiums.....	379 38

## UNITED FIRE REINSURANCE COMPANY (LIMITED).

## MANCHESTER, ENGLAND.

WILLIAM WOOD, Resident Manager, No. 26 Nassau street, New York.

## I. ASSETS.

*Bonds, &c., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$350,000 00	\$437,000 00	
Missouri Pacific Railroad bonds.....	50,000 00	57,000 00	
New York Elevated Railroad bonds.....	50,000 00	60,000 00	
St. Louis and Iron Mountain Railroad bonds.....	50,000 00	52,500 00	
Chicago, Milwaukee and St. Paul Railroad bonds..	50,000 00	53,500 00	
Total par and market values.....	\$550,000 00	\$650,000 00	\$650,000 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Irving Insurance Company stock...	\$30,000 00	\$16,000 00	\$10,000 00	10,000 00
Cash in office, \$1,852.66; in bank, \$30,421.88; total.....				82,274 54
Interest due and accrued on stocks and bonds.....				8,500 00
Interest due and accrued on collateral loans.....				150 00
Premiums in due course of collection.....				105,727 20
Aggregate amount of all actual, available Assets.....				\$856,651 74

## II. LIABILITIES.

Total amount of claims for losses.....	\$168,571 49
Deduct reinsurance thereon.....	37,861 36
Net amount of unpaid losses and claims.....	\$130,710 13
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$316,555 81
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	65,240 91
Total unearned premiums.....	381,796 32
All other liabilities, viz.: Commissions and brokerage, \$38,700; return premiums, \$3,000; miscellaneous items, \$18,000; total...	64,700 00
Total Liabilities.....	\$577,206 85

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,213,351 95
Deduct reinsurance, rebate and return premiums.....	388,921 84
Net cash received for premiums (all fire).....	\$874,430 11
Interest and dividends received from all sources.....	30,938 13
Received from home office.....	\$236,265 00
Aggregate Income received during the year in cash.....	\$905,413 23

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$1,110,818 27	
Deduct salvages and reinsurances .....	237,737 85	
Net amount paid for losses (all fire) .....		\$873,075 89
Commissions and brokerage .....		224,735 70
Salaries and other charges of officers, clerks and other employes. .		64,060 33
All other payments .....		20,000 00
Aggregate Expenditures during the year in cash.....		<u>\$1,181,891 92</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force September 1, 1884.....	\$65,066,128 45	\$516,018 13
Written or renewed from September 1, 1884, to December 31, 1884....	35,690,302 73	363,265 04
Totals.....	<u>\$100,756,526 18</u>	<u>\$879,283 17</u>
Deduct expirations and cancellations.....	37,776,436 33	399,315 73
Net amount in force.....	<u>\$62,949,839 86</u>	<u>\$740,087 39</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Premiums unearned.
1884.....	One year or less.....	\$54,225,302 04	\$306,630 38	\$316,535 31
1883.....		100,456 76	1,980 99	573 13
1884.....	Two years.....	76,104 81	1,706 94	1,376 56
1883.....		2,240,453 35	54,107 33	10,414 38
1882.....	Three years.....	70,435 15	12,551 46	6,023 00
1884.....		91,237 75	16,644 69	14,956 06
1881.....		72,115 40	1,126 34	223 23
1883.....	Four years.....	286,428 17	4,008 80	1,694 37
1882.....		110,294 70	1,336 68	933 77
1884.....		149,579 45	1,918 39	1,711 31
1880.....		35,106 30	370 06	223 54
1881.....	Five years.....	544,986 10	5,681 49	2,307 73
1882.....		2,240,863 00	15,416 06	2,600 86
1883.....		401,615 00	3,994 74	3,276 03
1884.....		362,118 30	6,899 71	6,437 54
1881.....	Six years.....		896 68	758 07
1882.....	Seven years.....	414,618 36	236 76	173 64
1883.....	Ten years.....		1,067 29	1,437 54
Totals.....		<u>\$62,949,839 86</u>	<u>\$740,087 39</u>	<u>\$381,736 22</u>

*Business in the State of New York during the year.*

Fire risks written.....	\$11,732,265 00
Premiums received.....	123,551 00
Losses paid .....	87,268 00
Amount of losses incurred.....	<u>93,730 00</u>

## WESTERN ASSURANCE COMPANY.

## TORONTO, CANADA.

J. J. KENNY, Managing Director, Toronto.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$476,000 00	\$553,730 00
Cash deposit in State of Mississippi .....	15,000 00	15,000 00
Georgia State bonds.....	35,000 00	27,000 00
Total par and market values .....	<u>\$516,000 00</u>	<u>\$595,730 00</u>

\$595,730 00

Cash in bank.....	\$189,200 46
Premiums in due course of collection.....	89,200 56
Bills receivable, not matured, taken for premiums.....	5,310 82

Aggregate amount of all actual, available Assets .. \$879,481 84

*Item not admitted as an Available Asset.*

Office furniture.....	<u>\$1,863 13</u>
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## II. LIABILITIES.

Losses adjusted and unpaid, to become due.....	\$91,140 07
Losses unadjusted, including all reported and supposed losses.....	500 00
Losses resisted, including interest, costs and expenses.....	
Total amount of claims for losses.....	\$91,640 07
Deduct reinsurance thereon.....	6,889 58

Net amount of unpaid losses and claims..... \$84,750 49

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$349,567 39
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	114,012 14
Unearned premiums, at 50 per cent, on inland navigation risks.....	6,373 94

Total unearned premiums..... 470,453 47

All other liabilities, viz.: Commissions and brokerage..... 18,880 07

Total Liabilities..... \$568,584 08

## III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$1,095,291 59	\$63,767 89	
Deduct reinsurance, rebate and return premiums..	210,986 61	11,473 69	
Net cash received for premiums.....	<u>\$884,304 98</u>	<u>\$72,294 20</u>	\$956,649 18
Interest and dividends received from all sources.....			82,795 11
Aggregate Income received during the year in cash.....			<u>\$989,444 29</u>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$731,992 85	\$33,705 57	
Deduct salvages and reinsurances.....	22,017 44		
Net amount paid for losses.....	<u>\$709,974 91</u>	<u>\$33,705 57</u>	\$786,680 48
Commissions and brokerage.....			175,209 88
Salaries and other charges of officers, clerks and other employes..			24,300 00
State, national and local taxes.....			23,044 03
All other payments.....			67,462 82
Aggregate Expenditures during the year in cash.....			<u>\$1,025,697 16</u>

## V. MISCELLANEOUS.

### *Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1883.....	\$66,242,751	\$947,705 30	\$381,275	\$5,496 81
Written or renewed in 1884.....	72,564,186	1,086,043 14	10,491,427	85,820 46
Totals.....	<u>\$138,807,937</u>	<u>\$2,033,748 44</u>	<u>\$10,872,702</u>	<u>\$90,807 27</u>
Deduct expirations and cancellations.....	70,617,053	1,078,701 01	10,088,808	76,222 58
In force December 31, 1884 .....	\$68,190,835	\$955,047 43	\$784,394	\$14,584 69
Deduct amount reinsured .....	3,245,761	43,735 19	7,226	826 80
Net amount in force.....	<u>\$64,944,074</u>	<u>\$908,309 24</u>	<u>\$777,168</u>	<u>\$12,747 89</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$47,668,802	\$899,134 77	1-2	\$349,567 39
1883.....	Three years.....	3,546,797	40,700 97	1-6	6,788 38
1883.....		5,361,774	54,813 10	1-2	27,156 56
1884.....		4,774,880	56,956 99	5-6	47,464 16
1880.....		416,370	6,370 28	1-10	637 77
1881.....	Five years.....	601,680	8,699 66	3-10	2,609 80
1883.....		661,709	9,475 21	1-2	4,137 60
1883.....		884,645	14,330 59	7-10	9,954 41
1884.....		1,017,487	16,483 43	9-10	14,608 36
Totals.....		<u>\$64,944,074</u>	<u>\$306,309 34</u>	.....	<u>\$463,579 53</u>

*Answers to General Interrogatories.*

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

Virginia.....	\$45,200 00
Ohio.....	112,000 00
North Carolina.....	12,200 00
Mississippi.....	27,200 00
Georgia.....	27,000 00

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$3,232,780 00	\$4,377,856 00
Premiums received.....	85,961 23	9,197 29
Losses paid.....	59,880 80	4,469 97
Amount of losses incurred.....	<u>63,238 23</u>	<u>4,453 94</u>

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# New York State Joint-Stock and Mutual Marine Insurance Companies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE JOINT-STOCK AND MUTUAL MARINE INSURANCE COM-  
PANIES OF THE STATE OF NEW YORK, SHOWING THEIR  
CONDITION ON THE 31ST DAY OF DECEMBER, 1884.

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# ATLANTIC MUTUAL INSURANCE COMPANY.

No. 51 WALL STREET, NEW YORK.

[Incorporated and commenced business April 11, 1842.]

JOHN D. JONES, *President.*

JOSEPH H. CHAPMAN, *Secretary.*

## I ASSETS.

Market value of real estate owned, unincumbered ..... \$250,000 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$3,010,000 00	\$7,018,000 00
American Exchange Bank stock .....	76,800 00	69,120 00
Bank of America stock .....	100,000 00	100,000 00
Bank of Commerce stock .....	64,100 00	64,100 00
Bank of New York stock .....	65,700 00	65,700 00
Leather Manufacturers' Bank stock .....	15,600 00	15,600 00
Merchants' Bank stock .....	70,150 00	70,150 00
Mechanics' Bank stock .....	47,675 00	47,675 00
Manhattan Company Bank stock .....	18,000 00	18,000 00
Market Bank stock .....	25,000 00	22,500 00
Phoenix Bank stock .....	41,100 00	36,990 00
Union Bank stock .....	32,000 00	32,000 00
New York State stock .....	45,000 00	45,000 00
New York City stock .....	300,600 00	280,600 00
New York Central & Hudson River R. R. Co. stk..	100,000 00	80,000 00
New York County bonds .....	100,000 00	100,000 00
New York Central R. R. Company bonds .....	139,000 00	118,150 00
New York, Lake Erie & Western Ry. Co. bonds...	104,000 00	80,000 00
Delaware & Hudson Canal Company bonds .....	50,000 00	45,000 00
Brooklyn City Park bonds .....	122,000 00	108,800 00
Jersey City Water bonds .....	100,000 00	100,000 00
District of Columbia bonds .....	869,000 00	258,300 00

Total par and market values ..... \$3,991,725 00 \*\$3,776,685 00

8,776,685 00

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Importers and Traders' Bank stock,	\$2,000 00	\$7,500 00	\$2,500 00
Wab., St. L. & Pac. R. R. Co. bds..	45,000 00	27,000 00	15,000 00
St. L. & Iron Mount R. R. Co. bds,	20,000 00	22,000 00	22,000 00
Mo., Kan. and Texas R. R. Co. bds,	10,000 00	10,200 00	
Central Park and North and East			
River R. R. Co. stock .....	5,000 00	7,000 00	5,000 00
Adams Express Co. stock .....	5,000 00	6,500 00	2,000 00
Chic. & Northwest R. R. Co. stock,	4,500 00	3,900 00	
Fourth National Bank stock .....	1,600 00	1,700 00	1,600 00
Jersey City bonds .....	5,000 00	2,000 00	
Third Avenue R. R. Co. bonds .....	197,000 00	206,800 00	200,000 00
Dayton and Mich. R. R. Co. bonds,	22,000 00	22,000 00	
Chic. and Northwest R. R. Co. bds,	15,000 00	13,800 00	85,000 00
Clev., Col. & Ind. R.R.Co. bds,	69,000 00	69,000 00	
Miss. River Bridge Co. bonds .....	15,000 00	18,800 00	100,000 00
Chic., Bur. & Quincy R. R. Co. bds,	5,000 00	4,500 00	
Chic. and Northwest R. R. Co. bds,	5,000 00	5,500 00	150,000 00
Cincinnati City bonds .....	12,000 00	15,000 00	
Third Avenue R. R. Co. bonds .....	65,000 00	65,000 00	150,000 00
Chic. & Northwest R. R. Co. bds ..	126,000 00	117,000 00	
Brooklyn City R. R. Co. stock .....	15,680 00	35,700 00	100,000 00
Rens. & Sara. R. R. Co. stock .....	45,000 00	68,000 00	
Brooklyn Gas-Light Co. stock .....	31,775 00	41,300 00	100,000 00
Rens. & Sara. R. R. Co. stock .....	100,000 00	140,000 00	
National Bank of Commerce stock.	14,600 00	30,440 00	

Total amounts ..... \$389,005 00 †\$942,140 00 \$705,100 00

705,100 00

\* Estimated for the purpose of permanent investment.

† Value estimated for the purpose of temporary security.



Cash in bank.....	\$1,561,544 65
Bills receivable, not matured, taken for premiums.....	1,454,959 73

Aggregate amount of all actual, available Assets..... \$12,748,289 38

*Items not admitted as Available Assets.*

Securities not specified.....	<u>\$190,000 00</u>
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$140,181 44
Losses unadjusted, including all reported and supposed losses.....	1,920,298 56
Losses resisted, including interest, costs and expenses .....	<u>42,000 00</u>

Net amount of unpaid losses and claims.....	\$2,102,475 00
Total unearned premiums.....	1,339,525 10
Principle unpaid on scrip ordered to be redeemed.....	201,000 00
Interest unpaid to scripholders, due or to become due .....	15,564 15
All other liabilities, viz.: Return premiums, \$156,298.35; miscellaneous, \$15,669.64; total.....	<u>171,967 99</u>

Total liabilities, except scrip and surplus.....	\$3,830,533 24
Outstanding scrip.....	7,206,890 00
Surplus.....	<u>1,711,867 14</u>

Aggregate Liabilities, including scrip and surplus..... \$12,748,289 38

III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$4,300,515 22
Deduct reinsurance, rebate and return premiums .....	<u>508,267 36</u>

Net cash received for premiums (all marine).....	\$3,697,127 86
Interest and dividends received from all sources.....	562,406 52
Received for rent .....	<u>15,603 34</u>

Aggregate Income received during the year in cash .....

\$4,275,137 72

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$2,102,475 00
Deduct salvages and reinsurances.....	<u>12,599 79</u>

Net amount paid for losses (all marine).....	\$2,089,875 21
Interest paid on scrip.....	412,125 60
Commissions and brokerage .....	17,836 15
Salaries and other charges of officers, clerks and other employes ..	374,077 58
State, national and local taxes.....	<u>48,521 64</u>

Aggregate Expenditures during the year in cash..... \$2,949,870 38

V. MISCELLANEOUS.

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders .....	\$7,206,890 00
Scrip dividends declared during the year.....	1,506,670 00
Earned premiums on which said scrip dividends were declared....	3,800,121 43
Limit of scrip accumulation before any redemption.....	<u>1,000,000 00</u>

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$26,584,392	\$1,447,756 70
Written or renewed in 1884.....	323,949,455	2,823,039 44
Totals.....	<u>\$350,533,847</u>	<u>\$3,405,796 14</u>
Deduct expirations and cancellations.....	326,612,432	4,064,271 04
Net amount in force.....	<u>\$28,921,415</u>	<u>\$1,339,525 10</u>

*Answer to General Interrogatory.*

Amount paid the Comptroller of the State of New York for taxes on premiums.....	<u>\$26,633 2</u>
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## COMMERCIAL MUTUAL INSURANCE COMPANY.

No. 57 WILLIAM STREET, NEW YORK.

[Incorporated April, 1842; commenced business May, 1853.]

W. L. COMES, *President*.HENRY D. KING, *Secretary*.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$190,000 00	\$212,590 00
American Exchange Bank stock.....	20,000 00	22,600 00
Market Bank stock.....	2,500 00	2,400 00
Corn Exchange Bank stock.....	4,000 00	3,280 00
Park Bank stock.....	10,000 00	14,200 00
Bank of the State of New York stock.....	1,600 00	1,712 00
Bank of New York stock.....	2,700 00	5,735 00
Gallatin National Bank stock.....	2,200 00	5,280 00
Continental Bank stock.....	5,000 00	5,500 00
Merchants' Bank stock.....	3,200 00	7,285 00
St. Nicholas Bank stock.....	7,500 00	9,275 00
Bank of Commerce stock.....	5,400 00	7,722 00
Bank of America stock.....	1,800 00	2,646 00
Nassau Bank stock.....	2,500 00	3,252 00
Newark City bonds.....	12,000 00	15,040 00
City of Louisville bonds.....	12,000 00	16,500 00
Erie Railway bonds.....	20,000 00	16,250 00
Delaware, Lackawanna and Western R. R. bonds ..	5,000 00	6,500 00
Morris and Essex Railroad Co. bonds.....	35,000 00	40,875 00
Warren Railroad Co. bonds.....	2,000 00	10,300 00
Delaware and Hudson Canal Co. bonds.....	15,000 00	15,650 00
Detroit, Grand Haven & Milwaukee R. R. Co. bds..	900 00	1,035 00
New York, Lackawanna & Western R. R. Co. bds..	10,000 00	11,825 00
Central Railroad Co. of New Jersey bonds.....	24,000 00	24,000 00
Atlantic Mutual Insurance Co. scrip.....	120,000 00	121,200 00
Total par and market values.....	<u>\$580,400 00</u>	<u>\$591,801 00</u>

\$591,801 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Fulton Nat. Bank, New York, stock.....	\$1,500 00	\$1,680 00	\$1,000 00
Oriental Bank, New York, stock....	2,000 00	2,600 00	1,500 00
Oriental Bank, New York, stock....	4,000 00	5,200 00	4,000 00
Bank of America stock.....	1,700 00	2,516 00	2,000 00
Total amounts.....	<u>\$9,200 00</u>	<u>\$11,996 00</u>	<u>\$8,500 00</u>

8,500 00

Cash in bank.....	\$2,625 83
Interest due and accrued on stocks and bonds.....	10,208 00
Premiums in due course of collection.....	17,037 81
Bills receivable, not matured, taken for premiums.....	64,556 10
All other assets, viz.: Due for reinsurances on losses paid.....	742 68

Aggregate amount of all actual, available Assets..... \$725,471 42*Items not admitted as Available Assets.*

Coast Wrecking Co. stock.....	\$450 00
Union Mutual Insurance Co. scrip.....	141 12
Salvages.....	5,216 72
Total.....	<u>\$5,807 84</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,185 00
Losses unadjusted, including all reported and supposed losses.....	32,615 00
Losses resisted, including interest, costs and expenses.....	5,000 00

Net amount of unpaid losses and claims.....

\$43,800 00

Total unearned premiums .....	\$74,864 92
Principal unpaid on scrip ordered to be redeemed.....	5,764 20
Interest unpaid to scripholders, due or to become due.....	6,878 77
Salaries and other miscellaneous expenses, due and accrued.....	541 66
All other liabilities, viz.: Return premiums, \$5,849.58; miscellaneous, \$5,199.98; total.....	11,049 56
<b>Total liabilities, except scrip and surplus.....</b>	<b>\$142,399 11</b>
Outstanding scrip.....	540,620 00
Surplus.....	42,452 81
<b>Aggregate Liabilities, including scrip and surplus.....</b>	<b>\$725,471 42</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$336,254 88
Deduct reinsurance, rebate and return premiums.....	100,680 18
<b>Net cash received for premiums (all marine) .....</b>	<b>\$184,624 70</b>
Interest and dividends received from all sources.....	25,026 58
Income from all other sources.....	1,930 80
<b>Aggregate Income received during the year in cash .....</b>	<b>\$211,582 08</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$153,215 96
Deduct salvages and reinsurances .....	20,208 61
<b>Net amount paid for losses (all marine).....</b>	<b>\$123,007 35</b>
Interest paid on scrip.....	35,015 64
Commissions and brokerage .....	12,028 53
Salaries and other charges of officers, clerks and other employes ..	21,060 00
State, national and local taxes.....	3,768 94
All other payments.....	10,534 49
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$205,414 95</b>

## V. MISCELLANEOUS.

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	\$557,580 00
Limit of scrip accumulation before any redemption .....	500,000 00

*Risks and Premiums.\**

	Marine risks.	Premiums.
In force December 31, 1883.....	\$4,061,954	\$77,965 09
Written or renewed in 1884.....	23,572,840	300,149 35
<b>Totals.....</b>	<b>\$28,233,994</b>	<b>\$378,114 44</b>
Deduct expirations and cancellations.....	24,572,960	299,712 19
<b>In force December 31, 1884.....</b>	<b>\$3,665,334</b>	<b>\$78,402 25</b>
Deduct amount reinsured.....	116,410	4,087 33
<b>Net amount in force.....</b>	<b>\$3,548,924</b>	<b>\$74,364 92</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$12,963,253 48
Total losses paid since organization .....	8,254,413 58
Amount paid Comptroller for taxes on premiums .....	1,377 07

\*By direction of the Board of Trustees, all the Fire Risks of this Company were reinsured in the Royal Insurance Company of Liverpool, England, which Company assumed all the liabilities of the fire branch, January 26, 1883.

## GREAT WESTERN (MARINE) INSURANCE COMPANY.

No. 50 WALL STREET, NEW YORK.

[Organized September, 1855; commenced business October, 1855.]

FERDINAND MOTZ, *President*.WM. T. LOCKWOOD, *Secretary*.

Capital stock of the Company paid up, \$662,080.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$585,000 00	\$780,800 00	\$780,800 00
Cash in office, \$205.71; in bank, \$40,356.59; total.....			40,562 80
Interest due and accrued on stocks and bonds.....			10,262 50
Premiums in due course of collection.....			85,387 05
Bills receivable, not matured, taken for premiums.....			40,782 04
All other assets.....			2,862 44
Aggregate amount of all actual, available Assets.....			<u>\$910,156 33</u>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$12,007 72	
Losses unadjusted, including all reported and supposed losses.....	43,450 00	
Losses resisted, including interest, costs and expenses.....	55,900 00	
Total amount of claims for losses.....	\$111,357 72	
Deduct reinsurance thereon.....	28,725 00	
Net amount of unpaid losses and claims.....		\$82,632 72
Total unearned premiums.....		77,987 00
Due for reinsurance.....		6,188 75
Principal unpaid on scrip ordered to be redeemed.....		2,600 00
Interest unpaid to scripholders, due and to become due.....		5,928 51
Cash dividends to stockholders, unpaid.....		1,617 40
All other liabilities.....		265 70
Total liabilities, except capital and net surplus.....		<u>\$177,220 08</u>
Joint-stock capital paid up in cash.....		662,080 00
Surplus beyond all liabilities.....		70,856 25
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$910,156 33</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$577,019 42	
Deduct reinsurance, rebate and return premiums.....	129,195 09	
Net cash received for premiums (all marine).....		\$447,824 33
Interest and dividends received from all sources.....		28,681 73
Aggregate Income received during the year in cash.....		<u>\$476,506 06</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$416,272 08	
Deduct salvages and reinsurances.....	75,297 72	
Net amount paid for losses (all marine).....		\$340,974 31
Dividends paid.....		29 40
Commissions and brokerage.....		38,066 87
Salaries and other charges of officers, clerks and other employees...		38,817 37
State, national and local taxes.....		4,305 40
Aggregate Expenditures during the year in cash.....		<u>\$422,193 85</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$8, 225, 215	\$74, 743 08
Written or renewed in 1884.....	47, 615, 268	560, 768 48
Totals.....	\$55, 840, 473	\$625, 512 16
Deduct expirations and cancellations.....	46, 587, 437	549, 900 16
In force December 31, 1884.....	\$7, 253, 036	\$85, 612 00
Deduct amount reinsured.....	645, 989	7, 035 00
Net amount in force.....	\$6, 607, 047	\$77, 987 00

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$38, 348, 211 00
Total losses paid since organization.....	27, 016, 013 11
Total cash dividends declared since the Company commenced business.....	2, 965, 065 00
Total amount of the Company's stock owned by the directors at par value.....	198, 300 00
Total amount of marine losses incurred during the year.....	320, 312 75

## NEW YORK MUTUAL INSURANCE COMPANY.

No. 61 WILLIAM STREET, NEW YORK.

[Incorporated April 12, 1849; commenced business March 15, 1851.]

T. B. BLEECKER, JR., *President.*EDWARD LARAQUE, *Secretary.*

## I. ASSETS.

Market value of real estate owned, unincumbered..... \$75,000 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$110, 000 00	\$126, 506 25
Bank of Commerce stock.....	500 00	750 00
Metropolitan Bank stock.....	7, 500 00	1, 875 00
Bank of America stock.....	5, 000 00	7, 500 00
St. Nicholas Bank stock.....	10, 000 00	11, 500 00
Hanover Bank stock.....	1, 000 00	1, 500 00
Phenix Bank stock.....	6, 740 00	7, 077 00
Park Bank stock.....	15, 000 00	22, 500 00
Bank of the Republic stock.....	15, 000 00	17, 250 00
American Exchange Bank stock.....	20, 000 00	24, 000 00
Nassau Bank stock.....	3, 750 00	4, 725 00
Gallatin Bank stock.....	850 00	1, 275 00
German American Bank stock.....	11, 250 00	11, 925 00
Merchants' Bank stock.....	5, 050 00	6, 565 00
New York Mutnal Gas-Light Company bonds.....	22, 000 00	23, 100 00
New York Mutnal Gas-Light Company stock.....	15, 000 00	18, 000 00
Consolidated Gas-Light Company stock.....	58, 500 00	46, 800 00
Delaware and Hudson Canal Company stock.....	20, 000 00	14, 400 00
Albany and Susquehanna Railroad Co. stock.....	25, 000 00	33, 025 00
Rensselaer and Saratoga Railroad Co. stock.....	30, 000 00	28, 975 00
Utica, Chenango and Susquehanna R. R. Co. stock.....	30, 000 00	23, 065 00
Oswego and Syracuse Railroad Company stock.....	11, 500 00	17, 119 37
Syracuse, Binghamton and N. Y. R. R. Co. stock.....	10, 000 00	12, 612 50
Twenty-third Street Railroad Company stock.....	5, 000 00	8, 787 70
N. Y., Lackawanna and Western R. R. Co. stock.....	10, 000 00	8, 763 50
New York Central and Hud. River R. R. Co. stock.....	10, 000 00	9, 000 00
Scrip sundry Mutual Insurance Companies.....	13, 255 00	13, 498 74
Total par and market values.....	\$452, 595 00	\$501, 093 86

Cash in bank..... 501, 093 86

Interest due and accrued on stocks and bonds..... 37, 390 89

6, 930 00

Premiums in due course of collection.....	\$82,984 08
Bills receivable, not matured, taken for premiums.....	24,089 50
All other assets, viz.: Due for reinsurances on losses paid.....	2,045 57

Aggregate amount of all actual, available Assets .... \$679,483 85

*Items not admitted.*

Miscellaneous unavailable assets.....	<u>\$20,313 79</u>
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II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$39,918 00
Total unearned premiums.....	39,262 25
Principal unpaid on scrip ordered to be redeemed.....	12,622 99
Interest unpaid to scripholders, due or to become due.....	19,002 10
All other liabilities, viz.: Return premiums, \$3,744.95; reinsurance premiums, \$1,572.49; assessments, \$1,800; total.....	<u>6,117 44</u>

Total liabilities, except scrip and surplus.....	\$116,923 78
Outstanding scrip.....	544,794 00
Surplus.....	<u>17,767 07</u>

Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve.. \$500,000 00

Aggregate Liabilities, including paid up capital and net surplus, \$679,483 85

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$326,102 57
Deduct reinsurance, rebate and return premiums.....	<u>91,928 86</u>
Net cash received for premiums (all marine).....	\$234,173 71
Interest and dividends received from all sources.....	27,242 22
Received for rent.....	8,006 66
Income from all other sources.....	<u>589 00</u>

Aggregate Income received during the year in cash..... \$265,311 59

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$213,416 57
Deduct salvages and reinsurances.....	<u>45,427 13</u>
Net amount paid for losses (all marine).....	\$167,989 45
Scrip redeemed in cash, and interest paid on scrip.....	32,941 40
Commissions and brokerage.....	14,868 38
Salaries and other charges of officers, clerks and other employes ..	12,360 00
State, national and local taxes.....	1,862 40
All other payments.....	<u>13,818 65</u>

Aggregate Expenditures during the year in cash..... \$248,340 28

V. MISCELLANEOUS.

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	\$544,794 00
Limit of scrip accumulation before any redemption.....	<u>500,000 00</u>

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$3,162,349	\$42,439 86
Written or renewed in 1884.....	<u>26,984,024</u>	<u>320,562 85</u>
Totals.....	\$30,096,273	\$369,002 71
Deduct expirations and cancellations.....	<u>26,000,449</u>	<u>329,740 46</u>
In force December 31, 1884.....	\$3,095,824	\$39,262 25
Deduct amount reinsured.....	<u>159,817</u>	<u>6,902 68</u>
Net amount in force.....	<u>\$2,936,007</u>	<u>\$32,359 57</u>

## ORIENT MUTUAL INSURANCE COMPANY.

No. 41 WALL STREET, NEW YORK.

[Organized February 18, 1854; commenced business March 1, 1854.]

EUGENE DUTILE, *President*.CHARLES IRVING, *Secretary*.

## I. ASSETS.

Market value of real estate owned, unincumbered ..... \$450,000 00

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$185,000 00	\$182,431 85	
Atlantic Mutual Insurance Co. scrip.....	2,460 00	2,460 00	
Total par and market values.....	<u>\$187,460 00</u>	<u>\$184,891 85</u>	155,891 25
Cash in bank.....			86,991 27
Premiums in due course of collection.....			88,750 54
Bills receivable, not matured, taken for premiums.....			190,303 20
All other assets, viz.: Rents due and accrued.....			8,987 42
Aggregate amount of all actual, available Assets.....			<u>\$875,923 68</u>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$33,050 00
Total unearned premiums.....	80,088 62
Principal unpaid on scrip ordered to be redeemed.....	631 00
Interest unpaid to scripholders, due or to become due.....	6,431 16
All other liabilities, viz.: Commissions and brokerage, \$1,142.02; reinsurance, \$3,728.07; total.....	4,870 09
Total liabilities, except scrip and surplus.....	\$124,070 87
Outstanding scrip.....	593,203 00
Surplus.....	158,649 81
Aggregate Liabilities, including scrip and surplus.....	<u>\$875,923 68</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$375,556 96
Deduct reinsurance, rebate and return premiums.....	80,281 08
Net cash received for premiums (all marine).....	\$292,335 94
Interest and dividends received from all sources.....	4,685 98
Income from all other sources.....	28,796 00
Aggregate Income received during the year in cash.....	<u>\$325,817 92</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$311,394 35
Deduct salvages and reinsurances.....	40,289 69
Net amount paid for losses (all marine).....	\$271,034 66
Scrip redeemed in cash and interest paid on scrip.....	43,372 63
Commissions and brokerage.....	20,017 14
Salaries and other charges of officers, clerks and other employes....	38,350 10
State, national and local taxes.....	10,809 68
All other payments.....	11,914 58
Aggregate Expenditures during the year in cash.....	<u>\$395,498 79</u>

## V. MISCELLANEOUS.

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	\$870,670 00
Limit of scrip accumulation before any redemption.....	500,000 00

*Risks and Premiums.*

	Marine risks.	Premiums
In force December 31, 1883.....	\$5,181,737 00	\$63,937 27
Written or renewed in 1884.....	44,528,298 00	34,161 59
<b>Totals.....</b>	<b>\$49,660,035 00</b>	<b>\$448,098 86</b>
Deduct expirations and cancellations.....	40,685,679 00	368,010 24
<b>Net amount in force.....</b>	<b>\$8,974,356 00</b>	<b>\$80,088 62</b>

## SUN MUTUAL INSURANCE COMPANY.

No. 3 NASSAU STREET, NEW YORK.

[Incorporated May 22, 1841; commenced business 1841.]

JOHN P. PAULISON, *President.*JOHN P. NICHOLS, *Secretary.*

Capital stock of the Company paid up, \$500,000.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$400,000 00	\$479,000 00
Cash in bank.....		66,715 10
Premiums in due course of collection.....		22,568 52
Bills receivable, not matured, taken for premiums.....		21,274 98
<b>Aggregate amount of all actual, available Assets.....</b>		<b>\$589,558 55</b>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$842 34
Losses unadjusted, including all reported and supposed losses.....	16,994 00
Losses resisted, including interest, costs and expenses.....	2,650 00
<b>Net amount of unpaid losses and claims.....</b>	<b>\$20,486 34</b>
Total unearned premiums.....	39,224 11
Principal unpaid on scrip ordered to be redeemed.....	1,887 00
Interest unpaid to scripolders, due or to become due.....	6,135 92
Rent and other miscellaneous expenses, due and accrued.....	1,575 00
All other liabilities, viz.: Commissions and brokerage, \$425; return premiums, \$1,505.66; total.....	1,980 66
<b>Total liabilities, except capital and net surplus.....</b>	<b>\$71,189 03</b>
Joint-stock capital paid up in cash.....	500,000 00
Surplus beyond all liabilities.....	18,864 52
<b>Aggregate Liabilities, including paid up capital and net surplus.....</b>	<b>\$589,558 55</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$220,799 24
Deduct reinsurance, rebate and return premiums.....	94,686 49
<b>Net cash received for premiums (all marine).....</b>	<b>\$126,212 75</b>



# 358 *N. Y. JOINT-STOCK & MUTUAL MARINE INSURANCE Co. [1884.]*

Interest and dividends received from all sources.....	\$15,785 08
Income from all other sources.....	7,087 69
<b>Aggregate Income received during the year in cash.....</b>	<b>\$149,085 47</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$80,888 48
Deduct salvages and reinsurances.....	14,753 77
<b>Net amount paid for losses (all marine).....</b>	<b>\$46,109 66</b>
Scrip redeemed in cash, and interest paid on scrip.....	202 00
Commissions and brokerage.....	8,939 76
Salaries and other charges of officers, clerks and other employes..	23,625 64
State, national and local taxes.....	1,501 08
All other payments.....	18,785 13
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$99,163 22</b>

## V. MISCELLANEOUS.

### *Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$2,855,921	\$42,994 59
Written or renewed in 1884.....	22,882,760	294,971 51
<b>Totals.....</b>	<b>\$25,698,681</b>	<b>\$267,966 10</b>
Deduct expirations and cancellations.....	22,176,217	226,993 24
<b>In force December 31, 1884.....</b>	<b>\$3,512,464</b>	<b>\$40,967 86</b>
Deduct amount reinsured.....	122,500	1,743 75
<b>Net amount in force.....</b>	<b>\$3,389,964</b>	<b>\$39,224 11</b>

### *Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$45,899,023 34
Total losses paid since organization.....	30,157,996 40
Total cash dividends declared since the Company commenced business, including scrip redeemed.....	5,331,634 00
Total amount of the Company's stock owned by the directors at par value.....	132,700 00
Total amount of marine losses incurred during the year.....	76,405 70

### *Business in the State of New York during the year.*

Marine risks written.....	\$22,882,760 00
Premiums received.....	189,917 91
Losses paid.....	80,888 43
Amount of losses incurred.....	76,405 70
Amount paid the Comptroller for taxes on premiums.....	709 43
Amount paid the Comptroller for taxes on capital stock.....	398 97

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# Marine Insurance Companies of Other States.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
MARINE INSURANCE COMPANIES OF OTHER STATES, SHOWING  
THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1884.

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# BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 23, 1873; commenced business January 30, 1874.]

RANSOM B. FULLER, *President.*

THOMAS H. LORD, *Secretary.*

Attorney for the State of New York, HERBERT FULLER, No. 43 Wall street, New York.

Capital stock of the Company paid up, \$1,000,000.

## I. ASSETS.

Loans on bond and mortgage (first liens)..... \$136,450 00

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$336,185 00
City of Boston bonds.....	100,000 00	114,562 50
City of Bangor bonds.....	10,000 00	11,662 50
Boston and Albany Railroad bonds.....	20,000 00	22,950 00
Oregon Short Line Railroad bonds.....	10,000 00	8,800 00
Chicago, Burlington and Quincy Railroad bonds.....	7,000 00	8,440 00
Atchafalpa, Topeka and Santa Fe Railroad stock.....	172,500 00	183,356 25
Chicago, Burlington and Quincy Railroad stock.....	62,700 00	72,105 00
Iron Railroad stock.....	29,300 00	17,560 00
Union Pacific Railroad stock.....	25,000 00	11,500 00
Hooeac Tunnel Dock and Elevator Co. stock.....	5,000 00	5,000 00
Merchandise National Bank stock.....	27,000 00	26,055 00
First National Bank stock.....	10,000 00	19,975 00
Ellet National Bank stock.....	12,300 00	15,708 00
National Bank of the Republic stock.....	9,700 00	12,707 00
Old Boston National Bank stock.....	10,000 00	12,300 00
National Reverse Bank stock.....	10,000 00	12,085 00
State National Bank stock.....	10,000 00	11,712 50
Suffolk National Bank stock.....	10,000 00	11,395 00
New England National Bank stock.....	8,300 00	11,059 75
Hamilton National Bank stock.....	8,600 00	10,569 50
Beverly National Bank stock.....	7,600 00	9,552 00
Waukeag National Bank stock.....	4,000 00	5,480 00
Atlantic National Bank stock.....	3,000 00	4,541 25
Howard National Bank stock.....	1,400 00	1,568 00
Atlas National Bank stock.....	1,000 00	1,150 00
Boston Sugar Refining Co. stock.....	25,000 00	25,000 00
Total par and market values.....	\$800,300 00	\$831,439 25

831,439 25

### *Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Mexican Central R. R. Co. bonds.....	\$50,000 00	\$22,375 00	\$35,000 00
Mexican Central R. R. Co. scrip.....	5,250 00	4,252 50	
Detroit, Hillsdale & Southwestern R. R. Co. stock.....	27,000 00	16,300 00	15,000 00
American Fine Hose Co. stock.....	1,000 00	1,250 00	
Merchants' Insurance Co. stock.....	1,000 00	1,000 00	10,000 00
Old Colony R. R. Co. bonds.....	10,000 00	12,375 00	
China Manufacturing Co. stock.....	10,000 00	10,000 00	5,000 00
Pembroke Mills stock.....	10,000 00	10,000 00	
Mexican Central R. R. Co. bonds.....	5,000 00	3,237 50	4,800 00
Mexican Central R. R. Co. scrip.....	525 00	425 25	
Merchants' Insurance Co. stock.....	1,000 00	1,000 00	3,600 00
Atlan. & Gulf Steam Trans. Co. stk.....	5,900 00	1,770 00	
Old Colony R. R. Co. bonds.....	4,000 00	4,400 00	1,200 00
Mexican Central R. R. Co. bonds.....	2,000 00	895 00	
Mexican Central R. R. Co. scrip.....	210 00	170 10	1,000 00
South Boston Gas-Light Co. stock.....	1,000 00	1,100 00	
Total amounts.....	\$123,865 00	\$89,350 25	\$65,400 00

65,400 00

884,704 51

1,587 83

Cash in office, \$629 98; in bank, \$383,874.58; total.....

Interest due and accrued on stocks and bonds.....

Interest due and accrued on collateral loans .....	\$3,368 72
Premiums in due course of collection .....	150,349 26
Bills receivable, not matured, taken for premiums .....	560,961 20
<b>Aggregate amount of all actual, available Assets .....</b>	<b>\$2,134,260 27</b>

## III. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$9,093 37
Losses unadjusted, including all reported and supposed losses .....	228,536 00
<b>Net amount of unpaid losses and claims .....</b>	<b>\$237,618 37</b>
<b>Total unearned premiums .....</b>	<b>616,813 87</b>
<b>Total liabilities, except capital and net surplus .....</b>	<b>\$853,832 34</b>
Joint-stock capital paid up in cash .....	1,000,000 00
Surplus beyond all liabilities .....	280,828 08
<b>Aggregate Liabilities, including paid up capital and net surplus .....</b>	<b>\$2,134,260 27</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$1,575,416 59
Deduct reinsurance, rebate and return premiums .....	156,558 58
<b>Net cash received for premiums (all marine) .....</b>	<b>\$1,218,861 01</b>
Interest and dividends received from all sources .....	67,400 47
<b>Aggregate Income received during the year in cash .....</b>	<b>\$1,286,261 48</b>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$1,063,607 17
Deduct salvages and reinsurance .....	108,670 60
<b>Net amount paid for losses (all marine) .....</b>	<b>\$927,936 57</b>
Dividends paid .....	100,000 00
Commissions and brokerage .....	97,620 50
Salaries and other charges of officers, clerks and other employes ..	34,356 15
State, national and local taxes .....	22,260 14
All other payments .....	90,375 10
<b>Aggregate Expenditures during the year in cash .....</b>	<b>\$1,273,548 46</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883 .....	\$12,331,068	\$724,617 08
Written or renewed in 1884 .....	73,941,032	1,337,514 75
<b>Totals .....</b>	<b>\$86,262,090</b>	<b>\$2,062,131 83</b>
Deduct expirations and cancellations .....	80,473,936	1,408,948 36
<b>In force December 31, 1884 .....</b>	<b>\$11,788,154</b>	<b>\$653,189 57</b>
Deduct amount reinsured .....	938,579	86,875 70
<b>Net amount in force .....</b>	<b>\$10,869,575</b>	<b>\$566,313 87</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$11,364,453 77
Total losses paid since organization .....	7,436,367 07
Total cash dividends declared since the Company commenced business .....	630,000 00
Total amount of the Company's stock owned by the directors at par value .....	156,900 00
Total amount loaned to stockholders and officers .....	33,100 00
Total amount of marine losses incurred during the year .....	937,197 43

*Business in the State of New York during the year.*

Marine risks written .....	\$36,073,647 00
Premiums received .....	961,236 69
Losses paid .....	343,915 12
Amount of losses incurred .....	334,257 34
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .....	3,780 84
Amount paid the Comptroller for taxes on premiums .....	3,074 88

## BOYLSTON MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 26, 1872; commenced business January 8, 1873.]

JOSEPH W. BALCH, *President*.WASHINGTON GLOVER, *Secretary*.

Attorney for the State of New York, HENRY DESPARD, No. 60 Wall street, New York.

Capital stock of the Company paid up, \$557,900.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$15,000 00
Loans on bond and mortgage (first liens).....	160,000 00
Interest accrued thereon.....	8,119 28

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$51,000 00	\$57,737 50
Merchants' National Bank stock.....	25,000 00	33,500 00
State National Bank stock.....	30,000 00	33,400 00
Merchandise National Bank stock.....	10,000 00	9,600 00
National Bank of the Republic stock.....	30,000 00	32,300 00
Washington National Bank stock.....	30,000 00	33,100 00
Columbian National Bank stock.....	30,000 00	37,500 00
Tremont National Bank stock.....	20,000 00	20,400 00
New England National Bank stock.....	1,700 00	2,361 00
Revere National Bank stock.....	6,700 00	7,973 00
Boston and Albany R. R. stock.....	5,500 00	9,322 50
Boston and Providence R. R. stock.....	30,000 00	50,400 00
Fitchburg R. R. stock.....	25,000 00	27,750 00
Boston and Providence R. R. bonds.....	100,000 00	123,000 00
Frammingham and Lowell R. R. bonds.....	25,000 00	26,750 00
New England Mortgage Security Co. bonds.....	10,000 00	10,150 00
Cedar Rapids and Missouri River R. R. bonds.....	22,000 00	34,645 00
Total par and market values.....	\$448,900 00	\$551,809 00

551,809 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Boston and Prov. R. R. stock.....	\$500 00	\$380 00	\$400 00
Ocean Mills Co. stock.....	18,800 00	18,800 00	\$10,000 00
Shove Mills Co. stock.....	10,000 00	10,000 00	
Davol Mills Co. stock.....	7,400 00	3,380 00	
Tol., Cin and St. L. R. R. bonds.....	5,000 00	500 00	
Rutland R. R. bonds.....	10,000 00	6,800 00	20,000 00
Atch., Top. & S. Pe R. R. bonds.....	18,000 00	15,660 00	
Chicago & West Mich. R. R. bonds.....	2,000 00	1,740 00	
Iowa Falls & Sioux City R. R. st'k.....	25,000 00	19,500 00	
Fremont, Elkhorn & Mo. Val. bds.....	10,000 00	10,800 00	8,000 00
Eastern R. R. bonds.....	1,000 00	1,150 00	5,000 00
United States bonds.....	1,000 00	1,130 00	
City of Cairo bonds.....	2,300 00	1,480 00	
Chic., B. and Q. R. R. bonds.....	2,000 00	1,840 00	
Oregon Imp. Co. bonds.....	1,000 00	670 00	5,008 00
New Eng. Mortgage Sec. Co. bonds.....	3,000 00	3,080 00	
Saginaw & Western R. R. bonds.....	2,000 00	2,100 00	
Eastern R. R. bonds.....	1,000 00	1,150 00	
Ocean Mills Co. stock.....	4,500 00	4,500 00	900 00
Lake Superior Iron Co. stock.....	3,750 00	7,800 00	30,000 00
Roxbury Mill Corporation stock.....	4,410 00	9,450 00	
Massachusetts Gold bond.....	1,000 00	1,150 00	
First Nat. Bk. Concord, N. H., st'k.....	10,000 00	20,000 00	
Total amounts.....	\$143,580 00	\$143,110 00	\$94,800 00

94,800 00

Cash in office, \$4,454.88; in bank, \$29,310.47; total .....	\$33,765 35
Interest due and accrued on stocks and bonds.....	1,149 58
Interest due and accrued on collateral loans.....	377 76
Premiums in due course of collection .....	30,818 34
Bills receivable, not matured, taken for premiums .....	21,893 72

Aggregate amount of all actual, available Assets..... **\$911,793 03**

## II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$38,915 00
Losses resisted, including interest, costs and expenses .....	18,815 00

Net amount of unpaid losses and claims..... **\$47,730 00**

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less .....	\$35,651 63
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	85,767 91
Unearned premiums, at 100 per cent, on marine risks.....	23,881 30

Total unearned premiums .....

Interest unpaid to scripholders, due or to become due .....	435 60
Salaries and other miscellaneous expenses, due and accrued.....	200 00
All other liabilities, viz.: Commissions and brokerage, \$1,500; return premiums, \$400; total.....	1,900 00

Total liabilities, except capital and net surplus..... **\$246,566 33**

Joint-stock capital paid up in cash .....	557,200 00
Surplus beyond all liabilities.....	108,026 70
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve..	\$39,305 00

Aggregate Liabilities, including paid up capital and net surplus, **\$911,793 03**

## III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received .....	\$394,709 94	\$136,095 53	
Deduct reinsurance, rebate and return premiums ..	53,605 79	29,921 01	
Net cash received for premiums.....	\$241,104 15	\$106,174 51	\$347,278 66
Interest received on bonds and mortgages .....			9,163 00
Interest and dividends received from all other sources.....			83,157 02
Income from all other sources.....			5,099 20

Aggregate Income received during the year in cash .....

**\$394,697 88**

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$320,683 03	\$394,141 51	
Deduct salvages and reinsurances .....	21,527 90	176,211 26	
Net amount paid for losses.....	\$299,155 12	\$117,930 25	\$327,064 37
Scrip redeemed in cash, and interest paid on scrip.....			519 00
Commissions and brokerage.....			47,806 87
Salaries and other charges of officers, clerks and other employes..			28,500 00
State, national and local taxes.....			4,528 57
All other payments, viz.: Rent, \$4,500; office expenses, \$10,858.24; agency expenses, \$9,195.50; total.....			24,553 74

Aggregate Expenditures during the year in cash..... **\$432,994 55**

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1883.....	\$34,412,868	\$390,805 13	\$1,178,088	\$35,897 69
Written or renewed in 1884. ....	26,883,011	281,855 40	14,334,410	131,181 88
<b>Totals.....</b>	<b>\$61,295,879</b>	<b>\$672,460 53</b>	<b>\$15,512,448</b>	<b>\$166,529 87</b>
Deduct expirations and cancellations.....	31,025,178	327,963 72	14,323,974	139,000 86
<b>In force December 31, 1884.....</b>	<b>\$30,270,705</b>	<b>\$344,496 81</b>	<b>\$1,388,474</b>	<b>\$36,928 71</b>
Deduct amount reinsured.....	1,800,650	18,694 64	205,953	3,047 51
<b>Net amount in force.....</b>	<b>\$28,469,545</b>	<b>\$325,802 17</b>	<b>\$1,082,522</b>	<b>\$33,881 30</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$12,868,031	\$171,303 24	1-2	\$85,651 62
1883.....		154,525	1,049 79	1-4	262 45
1884.....	Two years.....	89,885	684 07	3-4	513 05
1882.....		1,010,857	12,570 14	1-6	2,261 69
1883.....	Three years.....	1,491,955	17,190 12	1-2	8,595 06
1884.....		1,094,500	12,486 77	5-6	10,413 95
1881.....		24,025	194 06	1-8	24 26
1882.....	Four years.....	8,350	98 29	3-8	36 84
1883.....		119,840	885 85	5-8	553 65
1884.....		39,290	407 70	7-8	356 74
1880.....		1,074,987	11,217 16	1-10	1,121 72
1881.....		949,028	10,188 11	3-10	3,054 98
1882.....	Five years.....	3,020,478	26,192 38	1-2	12,006 19
1883.....		4,419,622	39,065 78	7-10	27,367 04
1884.....		2,106,682	21,233 71	9-10	19,110 34
<b>Totals.....</b>		<b>\$28,469,545</b>	<b>\$325,802 17</b>		<b>\$172,419 53</b>

*Scrap.*

Balance of scrap outstanding and deliverable to policyholders.....	\$39,205 00
Limit of scrap accumulation before any redemption.....	500,000 00

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,453,238 62
Total losses paid since organization.....	-2,640,026 56
Total cash dividends declared since the Company commenced business.....	664,504 00
Total amount of the Company's stock owned by the directors at par value.....	28,200 00
Total amount loaned to stockholders and officers.....	36,000 00
Total amount of fire losses incurred during the year.....	190,354 12
Total amount of marine losses incurred during the year.....	111,060 25

*Business in the State of New York during the year.*

Marine risks written.....	\$4,374,340 00
Premiums received.....	38,687 22
Losses paid.....	62,637 08
Amount of losses incurred.....	64,987 08
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	789 17
Amount paid the Comptroller for taxes on premiums.....	391 23



## CHINA MUTUAL INSURANCE COMPANY.

## BOSTON, MASS.

[Organized or incorporated April 30, 1853; commenced business October 1, 1853.]

WILLIAM PERKINS, *President*.GEORGE L. DEBLOIS, *Secretary*.

Attorney for the State of New York, N. W. S. OATLIN, No. 16 Exchange place, New York.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$30,000 00	\$34,400 00
Brookline, Mass., Water bonds.....	10,000 00	13,000 00
Town of Beverly, Mass., bonds.....	20,000 00	20,400 00
Atlas National Bank, of Boston, stock.....	10,000 00	11,500 00
Commerce National Bank, of Boston, stock.....	15,000 00	17,250 00
Old Boston National Bank, of Boston, stock.....	5,000 00	6,000 00
Continental National Bank, of Boston, stock.....	10,000 00	10,000 00
Columbian National Bank, of Boston, stock.....	30,000 00	37,500 00
Hild and Leather National Bank, of Boston, stock.....	30,000 00	33,900 00
Massachusetts National Bank, of Boston, stock.....	4,000 00	4,080 00
North National Bank, of Boston, stock.....	12,000 00	14,280 00
New England National Bank, of Boston, stock.....	10,000 00	13,800 00
Republic National Bank, of Boston, stock.....	30,000 00	39,300 00
Second National Bank, of Boston, stock.....	20,000 00	30,300 00
State National Bank, of Boston, stock.....	3,000 00	3,540 00
Tremont National Bank, of Boston, stock.....	35,000 00	35,700 00
Webster National Bank, of Boston, stock.....	10,000 00	11,000 00
Washington National Bank, of Boston, stock.....	30,000 00	38,100 00
Boston and Albany Railroad stock.....	23,000 00	37,180 00
Boston and Providence Railroad stock.....	12,000 00	20,180 00
Boston and Lowell Railroad stock.....	24,000 00	25,300 00
Eastern Railroad mortgage bonds.....	10,000 00	11,500 00
Total par and market values .....	<u>\$372,000 00</u>	<u>\$458,590 00</u>

\$458,590 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Atchison, Topeka and Santa Fe R. Co. stock.....	\$37,500 00	\$39,250 00	\$47,500 00
Kansas Pacific R. R. Co. bonds.....	25,000 00	22,000 00	
Total amounts.....	<u>\$62,500 00</u>	<u>\$59,250 00</u>	<u>\$47,500 00</u>

Cash in bank.....	47,500 00
Interest due and accrued on stocks and bonds.....	48,139 97
Interest due and accrued on collateral loans.....	1,270 00
Premiums in due course of collection.....	727 23
Bills receivable, not matured, taken for premiums.....	12,133 78
	229,559 11

Aggregate amount of all actual, available Assets..... \$795,920 12*Items not admitted as Available Assets.*

Scrip of other companies.....	\$100 00
Loans on notes of manufacturing companies and individuals.....	243,142 49
Collateral loans in excess of 10 per cent margin.....	2,500 00
Total.....	<u>\$345,742 49</u>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$20,000 00
Total unearned premiums.....	158,145 06
Interest unpaid to scrip-holders, due or to become due.....	844 80

Salaries and other miscellaneous expenses, due and accrued.....	\$575 00
All other liabilities, viz.: Commissions and brokerage.....	500 00
Total liabilities, except scrip.....	\$179,464 86
Scrip.....	705,290 00
Aggregate Liabilities, including scrip.....	\$884,754 86

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$388,740 13
Deduct reinsurance, rebate and return premiums.....	25,313 83
Net cash received for premiums (all marine).....	\$263,426 31
Interest and dividends received from all sources.....	35,238 87
Income from all other sources.....	16,477 61
Aggregate Income received during the year in cash.....	\$315,142 79

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$305,735 67
Deduct salvages and reinsurances.....	16,477 61
Net amount paid for losses (all marine).....	\$190,259 06
Interest paid on scrip.....	38,393 40
Commissions and brokerage.....	14,975 43
Salaries and other charges of officers, clerks and other employees...	18,440 00
State, national and local taxes.....	3,999 30
All other payments.....	9,590 56
Aggregate Expenditures during the year in cash.....	\$275,657 75

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
in force December 31, 1883.....	\$9,071,339	\$170,673 51
Written or renewed in 1884.....	17,463,321	343,540 37
Totals.....	\$26,534,550	\$513,513 88
Deduct expirations and cancellations.....	18,414,349	355,368 63
In force December 31, 1884.....	\$8,110,201	\$158,145 06
Deduct amount reinsured.....	642,063	4,629 98
Net amount in force.....	\$7,468,138	\$153,515 08

*Scrip.*

Balance of scrip outstanding and deliverable to policyholders.....	\$705,290 00
Scrip not actually delivered.....	4,530 00
Scrip dividends declared during the year.....	61,650 00
Earned premiums on which said scrip dividends were declared.....	312,717 00
Net cash participating premiums received during the year.....	286,437 00
Limit of scrip accumulation before any redemption.....	500,000 00

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$12,848,736 00
Total losses paid since organization.....	8,382,010 09
Total cash dividends declared since the Company commenced business.....	2,687,675 00
Total amount of marine losses incurred during the year.....	310,359 00

*Business in the State of New York during the year.*

Marine risks written.....	\$2,656,878 00
Premiums received.....	89,584 95
Losses paid.....	32,515 38
Amount of losses incurred.....	34,515 38
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	650 00
Amount paid the Comptroller for taxes on premiums.....	395 63

## UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated February 6, 1804; commenced business July 25, 1803.]

WILLIAM S. HASSALL, *President*.JOHN B. CRAVEN, *Secretary*.

Capital stock of the Company paid up, as reduced, \$375,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$172,190 66
Loans on bond and mortgage (first liens).....	40,000 00
Interest due and unpaid on bond and mortgage loans. ....	1,641 67

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$10,000 00	\$11,250 00
Chesapeake and Delaware Canal Co. bonds.....	14,610 00	12,126 30
Schuylkill Navigation Co. bonds.....	10,000 00	7,000 00
Pennsylvania Canal Co. bonds.....	15,000 00	12,900 00
North Pennsylvania R. R. Co. bonds.....	4,500 00	5,535 00
Pittsburgh Water Loan bonds.....	10,000 00	12,900 00
Pittsburgh Avenue bonds.....	22,900 00	22,900 00
American Steamship Co. bonds.....	5,000 00	5,225 00
Susquehanna Coal Co. bonds.....	10,000 00	10,800 00
Balt. and Ohio R. R., Parkersburg Branch, bonds.....	25,000 00	23,750 00
Steubenville and Ind. R. R. Co. bonds.....	15,000 00	15,750 00
Phila. and Reading R. R. Co. bonds.....	25,000 00	26,250 00
N. Y. and Pacific Car Trust bonds.....	13,000 00	11,700 00
Pennsylvania Car Trust bonds.....	15,000 00	15,000 00
N. Y. and Pacific Car Trust bonds.....	22,000 00	22,400 00
Guarantee Car Trust Assn. C. R., New Jersey, bds.....	5,000 00	5,700 00
St. Louis and Iron Mountain Car Trust bonds.....	8,000 00	7,600 00
New York Car Trust bonds.....	35,000 00	32,400 00
Perkiomen R. R. Co. bonds.....	13,000 00	12,870 00
Little Schuylkill R. R. Co. stock.....	5,000 00	5,300 00
Pennsylvania R. R. Co. stock.....	25,700 00	25,700 00
North Pennsylvania R. R. Co. stock.....	5,800 00	5,296 00
Delaware R. R. Co. stock.....	1,800 00	1,440 00
Philadelphia National Bank stock.....	5,800 00	14,290 00
Farmers' and Mechanics' National Bank stock.....	8,800 00	11,968 00
Delaware Mut. Safety Ins. Co. stock.....	2,300 00	4,400 00
Ham., Port., Mt. Joy & Lancaster R. R. Co. stock.....	25,250 00	39,375 00
Total par and market values.....	\$392,760 00	\$410,015 30

410,015 30

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Pennsylvania Railroad Co. stock....	\$5,760 00	\$5,716 75	\$5,500 00*
Pennsylvania R. R. Co. stock.....	4,150 00	4,160 37	
Lehigh Valley R. R. bonds.....	2,000 00	2,300 00	6,000 00*
Mortgages on Real Estate.....	16,800 00	16,800 00	10,000 00
Philadelphia City bonds.....	500 00	680 00	24 00
Montana National Bank stock.....	1,000 00	1,500 00	
Independence Nat. Bank stock.....	1,000 00	1,000 00	
Spring Garden Nat. Bank stock.....	1,700 00	1,700 00	
Union Insurance Company stock....	1,240 00	1,180 00	1,000 00*
Northern Pacific R. R. Co. bonds...	1,000 00	1,000 00	900 00
Northern Pacific R. R. Co. stock...	5,000 00	4,000 00	3,500 00*
National Car Company stock.....	15,500 00	15,675 00	12,650 00*
Lehigh Valley Railroad Co. stock...	600 00	715 50	625 00
Fire Association Ins. Co. stock.....	750 00	3,750 00	3,750 00
Montana Cattle Company stock.....	1,100 00	1,100 00	675 00*
Union Insurance Company stock....	500 00	450 00	
Tom's River Land Imp. Co. stock...	1,000 00	1,000 00	1,500 00*
Judgment Note.....	1,907 26	1,907 26	953 63
Total amounts.....	\$53,447 26	\$65,570 88	\$51,077 63

51,077 63

\* Paid.

Cash in office, \$9,542.56; in bank, \$29,542.04; total.....	\$39,084 60
Interest due and accrued on collateral loans.....	1,587 28
Premiums in due course of collection.....	108,750 27
Bills receivable, not matured, taken for premiums.....	29,825 02
All other assets, viz.: Rents due and accrued, \$648.11; due for reinsurance on losses paid, \$11,609.26; total.....	12,257 37
<b>Aggregate amount of all actual, available Assets.....</b>	<b>\$866,429 80</b>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$21,800 53
Losses unadjusted, including all reported and supposed losses.....	46,947 86
Losses resisted, including interest, costs and expenses.....	6,000 00
<b>Net amount of unpaid losses and claims.....</b>	<b>\$74,148 38</b>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$117,933 97
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	103,384 07
Unearned premiums, at 100 per cent, on inland navigation risks....	19,098 55
Unearned premiums, at 100 per cent, on marine risks.....	34,288 40
<b>Total unearned premiums.....</b>	<b>278,679 99</b>
Amount reclaimable on perpetual fire policies.....	85,475 16
Cash dividends to stockholders, unpaid.....	2,480 33
Borrowed money, due and to become due.....	100,975 00
<b>Total liabilities, except capital and net surplus.....</b>	<b>\$486,758 86</b>
Joint-stock capital paid up in cash.....	375,000 00
Surplus beyond all liabilities.....	4,670 94
<b>Aggregate Liabilities, including paid up capital and net surplus,</b>	<b>\$866,429 80</b>

## III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received.....	\$413,361 18	\$606,663 68	
Deduct reinsurance, rebate and return premiums ..	72,503 60	280,336 77	
<b>Net cash received for premiums.....</b>	<b>\$340,857 58</b>	<b>\$326,326 91</b>	<b>\$717,183 49</b>
Interest received on bonds and mortgages.....			1,820 00
Interest and dividends received from all other sources .....			28,848 32
Received for rent.....			14,882 01
Deposit premiums received on perpetual fire risks.....		\$4,564 00	
<b>Aggregate Income received during the year in cash.....</b>			<b>\$757,233 82</b>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$349,509 67	\$496,323 15	
Deduct salvages and reinsurance.....	20,503 89	103,955 81	
<b>Net amount paid for losses.....</b>	<b>\$329,005 78</b>	<b>\$392,367 34</b>	<b>\$621,373 12</b>
Dividends paid .....			23,750 06
Commissions and brokerage.....			129,255 45
Salaries and other charges of officers, clerks and other employes...			38,224 00
State, national and local taxes.....			21,420 66
All other payments.....			47,498 37
Deposit premiums returned on perpetual fire risks.....		\$1,336 50	
<b>Aggregate Expenditures during the year in cash.....</b>			<b>\$881,521 66</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$39,351,097	\$355,890 63	\$1,590,377	\$65,437 12
Written or renewed in 1884.....	37,378 050	407,438 72	45,442,949	522,931 33
<b>Totals.....</b>	<b>\$66,659,147</b>	<b>\$763,329 35</b>	<b>\$46,942,536</b>	<b>\$588,439 05</b>
Deduct expirations and cancellations.....	29,985,657	309,905 60	45,572,496	521,377 45
In force December 31, 1884.....	\$36,723,490	\$453,333 66	\$1,071,080	\$57,051 80
Deduct amount reinsured.....	2,651,865	32,143 06	227,296	3,699 55
<b>Net amount in force.....</b>	<b>\$34,071,625</b>	<b>\$421,191 60</b>	<b>\$843,784</b>	<b>\$53,351 95</b>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$17,947,835	\$335,987 94	1-2	\$117,933 97
1883.....		94,550	918 49	1-4	229 62
1884.....	Two years.....	83,175	1,183 04	3-4	872 28
1883.....		2,731,708	28,740 51	1-6	4,790 12
1883.....	Three years.....	2,985,838	33,252 34	1-2	16,626 17
1884.....		2,830,654	28,866 46	5-6	33,405 39
1881.....		52,455	1,063 42	1-3	186 67
1882.....	Four years.....	35,025	356 68	2-3	133 74
1883.....		29,950	317 99	5-8	195 62
1884.....		37,775	405 60	7-8	354 90
1880.....		691,983	9,437 76	1-10	948 77
1881.....		1,006,040	12,876 66	2-10	3,262 96
1882.....	Five years.....	1,410,363	16,367 08	1-2	8,133 54
1883.....		1,722,189	18,800 35	7-10	12,160 21
1883.....		1,696,083	22,832 23	9-10	20,540 06
1884.....	Perpetuals.....	1,232,225	39,416 84	9-10	35,475 16
<b>Totals.....</b>		<b>\$35,306,650</b>	<b>\$460,608 44</b>	<b>.....</b>	<b>\$255,798 30</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$17,680,154 00
Total losses paid since organization.....	13,070,805 12
Total cash dividends declared since the Company commenced business.....	1,860,331 00
Total dividends declared payable in stock since organization.....	15,000 00
Total amount of the Company's stock owned by the directors at par value.....	110,757 04
Total amount loaned to stockholders and officers.....	46,737 50
Total amount of fire losses incurred during the year.....	247,764 68
Total amount of marine and inland losses incurred during the year.....	252,521 19

*Business in the State of New York during the year.*

Risks written.....	\$57,306,439 00
Premiums received.....	157,534 00
Losses paid.....	226,949 00
Amount of losses incurred.....	108,699 00
Amount paid the Comptroller for taxes on premiums.....	1,714 60

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# Foreign Marine Insurance Companies.

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## UNITED STATES BRANCHES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE UNITED STATES BRANCHES OF FOREIGN MARINE  
INSURANCE COMPANIES, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1884.

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# BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

LOUIS A. WIGHT, Resident Manager and Attorney, No. 65 Wall street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$550,000 00	\$611,893 75	
Cash in office and in bank .....			\$611,893 75
Premiums in due course of collection .....			81,942 75
Bills receivable, not matured, taken for premiums .....			114,757 86
All other assets, viz.: Due for reinsurances on losses paid, \$311.67; miscellaneous, \$1,881.86; total .....			18,790 00
			2,7193 08
Aggregate amount of all actual, available Assets.....			<u>\$774,577 89</u>

*Item not admitted as an Available Asset.*

Salvages .....	<u>\$14,189 85</u>
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## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$39,511 30
Losses unadjusted, including all reported and supposed losses.....	8,000 00
Losses resisted, including interest, costs and expenses .....	\$37,511 30
Total amount of claims for losses .....	400 00
Deduct reinsurance thereon .....	
Net amount of unpaid losses and claims .....	\$37,111 80
Total unearned premiums .....	172,842 00
Unused balances of bills and notes taken in advance for premiums on open marine policies or otherwise .....	7,448 89
All other liabilities, viz.: Taxes and assessments, \$597.67; com- missions and brokerage, \$7,023.96; return premiums, \$254.74; miscellaneous, \$4,163.73; total .....	12,040 10
Total Liabilities .....	<u>\$229,442 29</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$998,893 98
Deduct reinsurance, rebate and return premiums .....	243,478 98
Net cash received for premiums (all marine) .....	\$755,415 00
Interest and dividends received from all sources .....	19,225 00
Income from all other sources .....	1,574 77
Received from home office .....	\$91,136 84
Aggregate Income received during the year in cash .....	<u>\$776,214 77</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$345,235 47
Deduct salvages and reinsurances .....	100,911 83
Net amount paid for losses (all marine) .....	\$144,324 15
Commissions and brokerage .....	47,382 23



Salaries and other charges of officers, clerks and other employes...	\$56,117 93
State, national and local taxes .....	8,602 66
Returned to home office.....	<u>\$64,720 59</u>

Aggregate Expenditures during the year in cash..... \$256,426 97

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$19,231,789	\$252,317 01
Written or renewed in 1884.....	118,646,143	994,427 04
Totals.....	\$137,877,931	\$1,252,744 05
Deduct expirations and cancellations.....	121,032,876	1,037,820 11
In force December 31, 1884.....	\$16,845,066	\$215,923 94
Deduct amount reinsured.....	1,636,770	12,206 22
Net amount in force .....	<u>\$15,208,296</u>	<u>\$196,717 62</u>

## GENERAL MARINE INSURANCE COMPANY.

## DRESDEN, SAXONY.

J. BERTSCHMANN, Resident Manager and Attorney, No. 18 Exchange place, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$150,000 00	\$157,250 00	\$157,250 00
Cash in bank.....			11,663 70
Premiums in due course of collection.....			8,506 07
Aggregate amount of all actual, available Assets ..			<u>\$177,419 77</u>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,500 00
Total unearned premiums.....	999 10
Total Liabilities.....	<u>\$2,499 10</u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums (all marine).....	\$65,979 94
Aggregate Income received during the year in cash.....	<u>\$65,979 94</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all marine).....	\$19,263 95
Salaries and other charges of officers, clerks and other employes ..	6,065 97
State, national and local taxes.....	1,319 60
Aggregate Expenditures during the year in cash.....	<u>\$26,649 52</u>

V. MISCELLANEOUS.  
*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$143,640	\$1,895 01
Written or renewed in 1884 .....	14,496,764	66,084 11
<b>Totals</b> .....	<b>\$14,640,404</b>	<b>\$67,979 12</b>
Deduct expirations and cancellations.....	14,532,735	66,960 02
<b>Net amount in force</b> .....	<b>\$107,669</b>	<b>\$999 10</b>

## MARINE INSURANCE COMPANY.

LONDON, ENGLAND.

PERCY CHUBB, Resident Manager, No. 77 Beaver street, New York.

I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$334,875 00
<b>Premiums in due course of collection</b> .....		<b>2,951 36</b>
<b>Aggregate amount of all actual, available Assets</b> .....		<b>\$337,826 36</b>

II. LIABILITIES.

<b>Total unearned premiums</b> .....	<b>\$3,637 51</b>
All other liabilities, viz.: Commissions and brokerage, \$118.72; reinsurance premiums, \$748.48; total.....	867 20
<b>Total Liabilities</b> .....	<b>\$4,504 71</b>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,784 34
Deduct reinsurance, rebate and return premiums.....	1,894 74
<b>Net cash received for premiums (all marine)</b> .....	<b>\$1,889 60</b>
<b>Aggregate Income received during the year in cash</b> .....	<b>\$1,889 60</b>

IV. EXPENDITURES DURING THE YEAR.

Commissions and brokerage .....	\$153 82
Returned to home office.....	\$764 43
<b>Aggregate Expenditures during the year in cash</b> .....	<b>\$153 82</b>

V. MISCELLANEOUS.  
*Risks and Premiums.*

	Marine risks.	Premiums.
Written or renewed in 1884 .....	\$631,084	\$6,735 70
<b>Totals</b> .....	<b>\$631,084</b>	<b>\$6,735 70</b>
Deduct expirations and cancellations.....	433,813	2,100 21
<b>In force December 31, 1884</b> .....	<b>\$197,271</b>	<b>\$4,635 49</b>
Deduct amount reinsured.....	47,123	997 98
<b>Net amount in force</b> .....	<b>\$145,148</b>	<b>\$3,637 51</b>

*Business in the State of New York during the year.*

Marine risks written .....	\$631,084 00
Premiums received .....	1,889 60

## SEA INSURANCE COMPANY (LIMITED).

## LIVERPOOL, ENGLAND.

G. BENTHAM RAE, Resident Manager and Attorney, No. 121 Pearl street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company*

	Par value.	Market value.	
United States bonds .....	\$150,000 00	\$169,687 50	
Cash in bank.....			\$169,687 50
Premiums in due course of collection.....			4,741 90
Bills receivable, not matured, taken for premiums.....			17,373 36
			2,486 94
Aggregate amount of all actual, available Assets .....			\$194,239 70

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$15,000 00
Total unearned premiums.....	19,235 85
All other liabilities, viz.: Taxes and assessments, \$2,500; commis- sions and brokerage, \$1,108.82; reinsurance premiums, \$4,232.23; total.....	7,841 05
Total Liabilities.....	\$42,066 40

## III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$379,965 38
Deduct reinsurance, rebate and return premiums.....	117,864 14
Net cash received for premiums (all marine).....	\$162,101 24
Interest and dividends received from all sources.....	6,750 00
Received from home office.....	\$41,413 75
Aggregate Income received during the year in cash.....	\$168,851 24

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$236,601 60
Deduct salvage and reinsurances.....	61,256 60
Net amount paid for losses (all marine).....	\$174,845 00
Commissions and brokerage.....	11,988 36
Salaries and other charges of officers, clerks and other employ��s..	3,866 90
State, national and local taxes.....	6,651 39
Returned to home office.....	\$17,639 66
Aggregate Expenditures during the year in cash.....	\$196,351 65

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$1,571,106	\$53,055 99
Written or renewed in 1884.....	28,365,916	778,508 08
Totals.....	\$29,937,024	\$831,564 02
Deduct expirations and cancellations.....	28,811,330	766,698 68
In force December 31, 1884.....	\$1,645,694	\$54,865 44
Deduct amount reinsured.....	479,916	5,640 09
Net amount in force.....	\$1,165,778	\$19,225 35

*Business in the State of New York during the year.*

Marine risks written.....	\$27,353,408 00
Premiums received.....	161,925 74
Amount of taxes paid to the Insurance Department on marine premiums.....	4,432 45
Amount paid the Comptroller for taxes on premiums. . . . .	1,740 94

## SWITZERLAND MARINE INSURANCE COMPANY.

## ZURICH, SWITZERLAND.

JACOB BERTSCHMANN, Resident Manager and Attorney, No. 99 Beaver street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$189,000 00	\$199,000 00
Cash in bank.....			6,460 09
Premiums in due course of collection... ..			8,725 45
Aggregate amount of all actual, available Assets.....			\$204,185 54

## II. LIABILITIES.

Total unearned premiums.....	\$6,194 53
Total Liabilities.....	\$6,194 53

## III. INCOME DURING THE YEAR.

Gross cash premiums received .. .. .	\$340,866 65
Deduct reinsurance, rebate and return premiums.....	2,984 39
Net cash received for premiums (all marine).....	\$237,882 86
Aggregate Income received during the year in cash.....	\$237,882 86

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$125,110 89
Deduct salvages and reinsurances .. .. .	33,937 93
Net amount paid for losses (all marine).....	\$91,172 86
Commissions and brokerage.....	11,857 01
Salaries and other charges of officers, clerks and other employes... ..	2,300 00
State, national and local taxes.....	4,741 82
All other payments.....	3,280 23
Aggregate Expenditures during the year in cash.....	\$113,352 02

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums
In force December 31, 1883.....	\$390,921	\$3,633 65
Written or renewed in 1884.....	33,027,139	237,883 36
Totals .. .. .	\$33,917,060	\$341,506 01
Deduct expirations and cancellations.....	33,183,406	240,233 97
In force December 31, 1894.....	\$723,653	\$5,272 14
Deduct amount reinsured.....	7,540	77 61
Net amount in force.....	\$716,113	\$5,194 53

## THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

A. J. MACDONALD, Resident Manager and Principal Agent, No. 69 Wall street, New York.

### I. ASSETS.

#### *Bonds, &c., owned by the Company*

	Par value.	Market value.	
United States bonds.....	\$475,000 00	\$579,800 00	
Cash in office, \$194.88; in bank, \$10,658.60; total.....			\$579,500 00
Premiums in due course of collection.....			10,853 43
Bills receivable, not matured, taken for premiums.....			33,890 26
All other assets.....			1,965 97
			584 53
<b>Aggregate amount of all actual, available Assets...</b>			<b>\$626,794 29</b>

### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$80,633 00	
Losses resisted, including interest, costs and expenses.....	23,107 00	
Total amount of claims for losses.....	\$103,739 00	
Deduct reinsurance thereon.....	7,700 00	
Net amount of unpaid losses and claims.....		\$102,039 00
Total unearned premiums.....		27,645 24
All other liabilities, viz.: Commissions and brokerage, \$830.87; miscellaneous, \$9,198.32; total .....		10,028 69
<b>Total Liabilities.....</b>		<b>\$139,712 93</b>

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$313,916 30	
Deduct reinsurance, rebate and return premiums .....	117,361 76	
Net cash received for premiums.....		\$196,554 44
Interest and dividends received from all sources.....		18,725 00
Income from all other sources.....		23,291 01
Received from home office .....	\$110,000 00	
<b>Aggregate Income received during the year in cash.....</b>		<b>\$337,570 45</b>

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$243,303 23	
Deduct salvages and reinsurances .....	21,985 07	
Net amount paid for losses.....		\$221,317 21
Commissions and brokerage .....		26,068 70
Salaries and other charges of officers, clerks and other employes...		12,888 16
State, national and local taxes .....		5,506 00
All other payments .....		41,148 05
Returned to home office.....	\$33,735 00	
<b>Aggregate Expenditures during the year in cash.....</b>		<b>\$307,008 12</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$3,563,614	\$38,415 75
Written or renewed in 1884.....	89,357,675	831,565 47
<b>Totals.....</b>	<b>\$42,921,289</b>	<b>\$379,981 22</b>
Deduct expirations and cancellations.....	40,838,521	353,835 98
<b>Net amount in force.....</b>	<b>\$2,482,768</b>	<b>\$27,645 24</b>

*Answers to General Interrogatories.*

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz:

New York.....	\$300,000 00
Massachusetts.....	100,000 00
Ohio.....	100,000 00
Oregon.....	50,000 00
Georgia.....	25,000 00

*Business in the State of New York during the year.*

Risks written.....	\$16,423,949 00
Premiums received.....	91,995 83
Losses paid.....	152,180 00
Amount of losses incurred.....	176,835 46
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	899 74
Amount paid the Comptroller for taxes on premiums.....	974 48

## UNION MARINE INSURANCE COMPANY (LIMITED).

## LIVERPOOL, ENGLAND.

W. R. T. JONES and JAMES A. WHITLOCK, Resident Managers and Attorneys, No. 51 Wall street, New York.

## I. ASSETS.

*Bonds, &c., owned by the Company.*

	Par value.	Market value	
United States bonds.....	\$300,000 00	\$365,625 00	\$365,625 00
Cash in bank.....			2,282 94
Interest due and accrued on stocks and bonds.....			8,000 00
Premiums in due course of collection.....			54,881 19
Bills receivable, not matured, taken for premiums.....			1,272 89
All other assets.....			55 00
<b>Aggregate amount of all actual, available Assets.....</b>			<b>\$427,067 02</b>

## II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$33,300 00
Losses unadjusted, including all reported and supposed losses.....	30,187 70
<b>Net amount of unpaid losses and claims.....</b>	<b>\$43,867 70</b>
Total unearned premiums.....	53,544 95
Salaries and other miscellaneous expenses, due and accrued.....	2,819 57
All other liabilities.....	2,827 63
<b>Total Liabilities.....</b>	<b>\$102,559 84</b>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$300,656 33	
Deduct reinsurance, rebate and return premiums.....	95,837 49	
Net cash received for premiums (all marine).....		\$204,818 83
Interest and dividends received from all sources .....		12,000 33
Income from all other sources .....		10,459 24
Aggregate Income received during the year in cash.....		<u>\$317,278 40</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$78,956 13	
Deduct salvages and reinsurances.....	19,806 96	
Net amount paid for losses (all marine).....		\$60,149 17
Commissions and brokerage .....		33,353 95
State, national and local taxes.....		6,091 98
All other payments.....		5,992 37
Returned to home office.....	\$214,630 09	
Aggregate Expenditures during the year in cash.....		<u>\$104,587 47</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums.
In force December 31, 1883.....	\$2,164,425	\$31,988 94
Written or renewed in 1884.....	49,887,380	408,728 19
Totals.....	\$52,051,805	\$430,667 04
Deduct expirations and cancellations.....	47,310,890	366,222 39
In force December 31, 1884.....	\$4,741,415	\$64,444 65
Deduct amount reinsured.....	933,199	10,899 70
Net amount in force.....	<u>\$3,808,216</u>	<u>\$53,544 95</u>

*Answers to General Interrogatories.*

Total amount of marine losses incurred during the year.....	<u>\$24,306 08</u>
Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:	
New York.....	\$200,000
Massachusetts.....	<u>100,000</u>

*Business in the State of New York during the year.*

Marine risks written.....	\$23,173,423 00
Premiums received.....	174,784 18
Losses paid .....	30,646 01
Amount of losses incurred.....	65,164 53
Amount of taxes paid to various fire departments.....	}
Amount paid the Comptroller for taxes on premiums.....	
	<u>3,410 30</u>

## UNIVERSAL MARINE INSURANCE COMPANY (LIMITED).

## LONDON, ENGLAND.

JAMES LAWSON, Resident Manager and Attorney for the State of New York, No. 4 Hanover street, New York.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$300,000 00	\$243,750 00	
Cash in bank.....			\$243,750 00
Premiums in due course of collection.....			5,441 97
			7,261 49
Aggregate amount of all actual, available Assets.....			\$356,453 46

## II. LIABILITIES.

Total amount of claims for losses.....	\$10,190 00	
Deduct reinsurance thereon.....	8,000 00	
Net amount of unpaid losses and claims.....		\$2,190 00
Total unearned premiums.....		15,170 00
All other liabilities, viz.: Commissions and brokerage, \$676.15; reinsurance premiums, \$1,056.84; total.....		1,781 99
Total Liabilities.....		\$19,091 99

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$47,514 08	
Deduct reinsurance, rebate and return premiums.....	12,676 00	
Net cash received for premiums (all marine).....		\$34,837 43
Aggregate Income received during the year in cash.....		\$34,837 43

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$6,910 38	
Deduct salvages and reinsurances.....	97 43	
Net amount paid for losses (all marine).....		\$6,812 95
Commissions and brokerage.....		2,871 61
Salaries and other charges of officers, clerks and other employes..		6,666 66
State, national and local taxes.....		1,005 90
All other payments.....		1,420 53
Returned to home office.....	\$16,484 53	
Aggregate Expenditures during the year in cash.....		\$18,277 64

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Marine risks.	Premiums
In force December 31, 1883.....	\$374,040	\$4,535 72
Written or renewed in 1884.....	6,241,934	50,086 36
Totals.....	\$6,615,974	\$54,612 08
Deduct expirations and cancellations (estimated).....	5,141,000	39,443 08
In force December 31, 1884.....	\$1,474,974	\$15,170 00
Deduct amount reinsured.....	76,961	1,087 07
Net amount in force.....	\$1,398,013	\$14,082 93



# 382 UNITED STATES BRANCHES FOREIGN MARINE INS. COS. [1884.

## *Answers to General Interrogatories.*

Total amount of marine losses incurred during the year..... \$5,206 47

### *Business in the State of New York during the year:*

Marine risks written.....	\$3,580,738 00
Premiums received.....	25,354 79
Losses paid.....	6,910 33
Amount of losses incurred.....	5,206 47
Amount paid the Comptroller for taxes on premiums.....	172 16

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# Companies Transacting no New Business.

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ABSTRACTS COMPILED FROM THE STATEMENTS OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES DOING NO NEW BUSINESS, MADE TO THE SUPERINTENDENT OF THE INSURANCE DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1884.

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## \* BUFFALO INSURANCE COMPANY.

No. 200 MAIN STREET, BUFFALO.

[Organized July 15, 1874; commenced business July 17, 1874.]

PASCAL P. PRATT, *President*,

EDWARD B. SMITH, *Secretary*.

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Cash in bank .....	\$208,197 88
Premiums in due course of collection.....	8,654 67
Bills receivable, not matured, taken for premiums.....	1,692 88
All other assets .....	2,149 68

Aggregate amount of all actual, available Assets .....	\$215,684 56
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### II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$8,253 65
Losses resisted, including interest, costs and expenses.....	1,400 00

Net amount of unpaid losses and claims.....	\$9,652 65
Total unearned premiums.....	8,707 78
All other liabilities.....	751 98

Total liabilities, except capital and net surplus .....	\$14,112 41
Joint-stock capital paid up in cash .....	200,000 00
Surplus beyond all liabilities.....	1,522 15

Aggregate Liabilities, including paid up capital and net surplus..	\$215,684 56
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### III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$73,960 58	\$44,746 78	
Deduct reinsurance, rebate and return premiums....	45,870 55		
Net cash received for premiums.....	\$27,989 97	\$44,746 78	
Interest received on bonds and mortgages.....			\$73,736 75
			6,454 83
Aggregate Income received during the year in cash.....			\$79,191 58

### IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$50,674 46	\$35,463 89	
Dividends paid .....			\$86,187 85
Commissions and brokerage .....			10,000 00
Salaries and other charges of officers, clerks and other employes ..			18,858 14
State, national and local taxes.....			8,000 00
All other payments.....			2,952 03
			8,887 81
Aggregate Expenditures during the year in cash.....			\$119,829 88

\*All the outstanding risks of this Company are reinsured in the Phenix Insurance Company of Brooklyn, New York.

## \*COMMERCIAL FIRE INSURANCE COMPANY.

No. 15% BROADWAY, NEW YORK.

[Organized and commenced business May 15, 1880.]

JOHN J. VAN NOSTRAND, *President*.

WALTER LAWRENCE, *Secretary*.

Capital stock of the Company paid up, \$200,000.

### I. ASSETS.

Loans on bond and mortgage (first liens) .....	\$16,700 00
Interest due and unpaid on bond and mortgage loans .....	130 00
Interest accrued thereon .....	88 50

#### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$312,000 00	\$375,645 00	
Brooklyn Corporation bonds .....	1,000 00	1,220 00	
Long Island City bonds .....	10,000 00	10,000 00	
Flushing City Water bonds .....	2,000 00	2,200 00	
Elizabeth City bonds .....	20,000 00	2,000 00	
New York City Corporation Assessment bonds .....	1,000 00	1,270 00	
Total par and market values .....	<u>\$346,000 00</u>	<u>\$399,505 00</u>	299,505 00
Cash in bank .....			202 00
Interest due and accrued on stocks and bonds .....			1,376 68
Premiums in due course of collection .....			29,467 35
All other assets .....			2,000 00

Aggregate amount of all actual, available Assets ..... \$349,454 51

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due .....	\$16,647 78
Losses unadjusted, including all reported and supposed losses .....	3,446 00
Losses resisted, including interest, costs and expenses .....	37,381 28
Total amount of claims for losses .....	\$60,475 06
Deduct reinsurance thereon .....	5,300 00
Net amount of unpaid losses and claims .....	\$55,175 06
Cash dividends to stockholders, unpaid .....	202 00
Salaries and other miscellaneous expenses, due and accrued .....	1,383 32
Borrowed money, due and to become due .....	156,574 41
All other liabilities, viz.: Taxes and assessments, \$1,425; commissions and brokerage, \$7,217.83; balance reinsurances, \$14,301.86; total .....	23,944 68

Total liabilities, except capital..... \$336,229 48  
 Joint-stock capital paid up in cash ..... 200,000 00

Aggregate Liabilities, including paid up capital..... \$436,229 48

### III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received .....	\$347,143 88		
Deduct reinsurance, rebate and return premiums .....	200,956 96		
Net cash received for premiums .....	<u>\$146,186 42</u>	<u>\$5,164 12</u>	
Interest received on bonds and mortgages .....			\$151,850 54
			1,273 18

\*All the risks of this Company are reinsured in the Exchange Fire Insurance Company, of New York.

Interest and dividends received from all other sources .....	\$14,515 00
Received for rent .....	16,573 08
<b>Aggregate Income received during the year in cash .....</b>	<b>\$183,711 75</b>

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$298,548 23		
Deduct salvages and reinsurances .....	18,052 96		
<b>Net amount paid for losses.....</b>	<b>\$275,295 27</b>	<b>\$3,487 68</b>	
<b>Dividends paid .....</b>			<b>\$278,782 95</b>
Commissions and brokerage .....			7,193 75
Salaries and other charges of officers, clerks and other employes..			73,528 06
State, national and local taxes.....			19,965 00
All other payments .....			5,807 90
<b>Aggregate Expenditures during the year in cash .....</b>			<b>25,441 25</b>
			<b>\$410,718 91</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$40,541,558	\$325,787 12
Written or renewed in 1884.....	43,126,536	840,211 87
<b>Totals.....</b>	<b>\$83,668,094</b>	<b>\$665,999 69</b>
Deduct expirations and cancellations.....	54,270,888	351,836 41
<b>In force December 31, 1884.....</b>	<b>\$29,397,206</b>	<b>\$114,163 28</b>
Deduct amount reinsured .....	29,691,206	314,162 28

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$5,745,456 30
Total losses paid since organization.....	3,896,172 21
Total cash dividends declared since the Company commenced business.....	880,000 00
Total amount of the Company's stock owned by the directors at par value .....	72,350 00
Total amount of fire losses incurred during the year.....	276,871 71
Total amount of inland losses incurred during the year.....	3,487 68

*Business in the State of New York during the year.*

	Fire.	Inland.
Risks written.....	\$13,400,978 27	\$197,000 00
Premiums received.....	92,018 73	4,745 25
Losses paid .....	60,011 11	3,487 68
Amount of losses incurred.....	44,761 16	3,487 68
Amount paid the Comptroller for taxes on premiums. ....		760 18
Amount paid the Comptroller for taxes on dividends to stockholders...		425 00

## \* FIREMAN'S TRUST INSURANCE COMPANY.

No. 301 MONTAGUE STREET, BROOKLYN.

[Organized March 15, 1859; commenced business March 17, 1859.]

WILLIAM BURRELL, *President*.

B. F. VAN VOORHIS, *Secretary*.

Capital stock of the Company paid up, \$150,000

### I. ASSETS.

Market value of real estate owned, unincumbered ..... \$10,000 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Metropolitan Nat. Bank stock.....	\$100,700 00	\$34,683 50	\$85,807 50
East Tennessee, Virginia & Georgia R. R. Co. bonds.....	100,000 00	10,000 00	
Detroit, Mackinac and Marquette R. R. Co. bonds.....	25,000 00	3,125 00	
Brooklyn Art Association stock ...	10,000 00	8,000 00	
Real estate in Westchester Co., N.Y.	20,000 00	20,000 00	
Total amounts .....	\$264,700 00	\$65,807 50	\$65,807 50

Cash in office, \$84.68; in bank, \$1,225.70; total..... 1,310 38  
Interest due and accrued on collateral loans... 6,105 58

Aggregate amount of all actual, available Assets ..... \$83,233 41

#### *Item not admitted as an Available Asset.*

Collateral loans in excess of market value of securities..... \$74,192 50

### II. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued..... \$416 66

Total liabilities, except capital..... \$416 66

Joint-stock capital paid up in cash ..... 150,000 00

Aggregate Liabilities, including paid up capital..... \$150,416 66

### III. INCOME DURING THE YEAR.

Net cash received for premiums..... \$24,161 17  
Interest received on bonds and mortgages..... 431 75  
Interest and dividends received from all other sources ..... 1,095 94  
Received for rent..... 636 11  
Income from all other sources ..... 767 50

Aggregate Income received during the year in cash..... \$27,093 47

### IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$37,461 54	\$4,044 73
Deduct salvages and reinsurance.....	4,638 32	
Net amount paid for losses.....	\$32,823 22	\$4,044 73

Dividends paid ..... 5,250 00  
Salaries and other charges of officers, clerks and other employes .. 7,610 27

\* This Company is in voluntary liquidation. All its outstanding fire risks have been reinsured in the American Insurance Company, of Newark, N. J., and all its marine and inland policies are reinsured in the Phenix Insurance Company, of Brooklyn, N. Y., and in the Boston Marine Insurance Company, of Boston, Mass.

State, national and local taxes.....	\$848 21
All other payments, viz.: Rent, \$3,250; miscellaneous, \$2,875.15;	
total .....	6,125 19
Aggregate Expenditures during the year in cash.....	\$46,701 07

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.
In force December 31, 1883.....	\$3,143,834	\$41,696 98
Written or renewed in 1884 .....	5,908,009	40,708 04
Totals.....	\$13,856,843	\$82,532 97
Deduct expirations and cancellations.....	10,174,846	60,895 39
In force December 31, 1884.....	\$3,181,997	\$32,187 68
Deduct amount reinsured .....	3,181,997	32,187 68

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,080,164	\$30,811 56	1-2	\$16,408 28
1883.....		1,000	8 78	1-4	94
1884.....	Two years .....	2,760	57 84	3-4	43 99
1883.....		4,000	24 00	1-6	4 00
1883.....	Three years.....	\$1,260	131 42	1-2	90 71
1884.....		50,568	639 15	5-6	534 30
1884.....	Four years.....	2,975	28 56	7-8	24 99
1881.....		2,500	23 50	3-10	6 75
1883.....	Five years .....	\$2,700	263 72	7-10	184 60
1884.....		10,100	115 66	9-10	104 04
Totals.....		\$3,181,997	\$32,187 68	.....	\$11,898 60

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$1,599,615 58
Total losses paid since organization.....	730,153 43
Total cash dividends declared since the Company commenced business.....	315,750 00
Total amount of the Company's stock owned by the directors at par value.....	32,140 00
Total amount of fire losses incurred during the year.....	18,281 54
Total amount of inland losses incurred during the year .....	4,044 72

*Business in the State of New York during the year.*

Fire risks written.....	\$2,346,614 00
Premiums received.....	28,441 48
Losses paid.....	23,313 50
Amount of losses incurred.....	18,828 50
Amount paid the Comptroller for taxes on premiums.....	368 16
Amount paid the Comptroller for taxes on capital stock.....	245 25

## HOFFMAN FIRE INSURANCE COMPANY

WILLIAM O. HOFFMAN, Receiver, Drexel Building, New York City.

Assets December, 31, 1884.....	\$1,292 72
Liabilities December 31, 1884.....	\$579 61



## \* IRVING INSURANCE COMPANY.

No. 157 BROADWAY, NEW YORK.

[Organized and commenced business April 30, 1872.]

GEORGE C. OWEN, *Secretary*.

Capital stock of the Company paid up, \$300,000.

### I. ASSETS.

Bonds and mortgages.....	\$14,000 00
Interest accrued thereon.....	70 00
United States bonds.....	144,000 00
Cash in office, \$45.16 ; in bank, \$7,786.88 ; total.....	7,783 04
Interest due and accrued on United States bonds.....	1,200 00
Premiums in due course of collection.....	1,000 00
All other assets, viz.: Agency accounts, \$6,518.53; unpaid assessments, \$4,542.00; other indebtedness, \$11,500; total.....	22,560 53
Aggregate amount of all actual, available Assets .....	<u>\$190,612 57</u>

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$4,900 00
Total liabilities, except capital.....	<u>\$4,900 00</u>
Joint-stock capital paid up in cash.....	200,000 00
Aggregate Liabilities, including paid up capital.....	<u>\$204,900 00</u>

### III. RECEIPTS.

Assessments paid.....	<u>\$7,458 00</u>
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## † LAMAR INSURANCE COMPANY.

NEW YORK CITY, N. Y.

[Organized and commenced business April 3, 1873.]

WILLIAM R. MACDIARMID, Receiver, No. 5 Dey street, New York

### I. ASSETS.

*Stocks, etc., owned by the Company.*

	Par value.	Market value.	
National Bank of the Republic stock.....	\$5,000 00	\$4,750 00	
St. Nicholas Bank of New York stock.....	5,400 00	6,430 00	
Total par and market values. ....	<u>\$10,400 00</u>	<u>\$11,230 00</u>	\$11,230 00

\* All the outstanding risks of this Company, are reinsured in the United Fire Reinsurance Company, Limited, of Manchester, England.

† All the outstanding risks of this Company are reinsured in the Phenix Insurance Company of Brooklyn, New York.

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Kassan Fire Insurance Company, Brooklyn, stock.....	\$250 00	\$350 00	\$4,077 00
Consolidated Gas Company of Bal- timore, Md., stock.....	4,000 00	3,200 00	
Total amounts.....	<u>\$4,250 00</u>	<u>\$3,550 00</u>	<u>\$4,077 00</u>
Cash in office, \$3.78; in bank, \$6,559.86; total.....			6,563 14
Interest due and accrued on collateral loan.....			59 62
Total gross assets.....			<u>\$22,929 76</u>
Deduct probable loss on loan.....			586 62
Aggregate amount of all actual, available Assets.....			<u><u>\$22,848 14</u></u>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$4,500 00
Return premiums.....	99 70
Total liabilities, except capital.....	<u>\$4,599 70</u>
Joint-stock capital paid up in cash.....	30,000 00
Aggregate Liabilities, including paid up capital.....	<u><u>\$34,599 70</u></u>

## III. INCOME DURING THE YEAR.

Interest and dividends received from all sources.....	\$1,208 65
Received for rent.....	168 18
Income from all other sources, viz.: Sale of real estate, \$5,000; sale of stocks, \$6,217; returned taxes, \$502.64; miscellaneous, \$1.75; total.....	11,721 89
Aggregate Income received during the year in cash.....	<u><u>\$18,088 17</u></u>

## V. EXPENDITURES DURING THE YEAR.

Paid for losses.....	\$2,731 36
Deduct salvages.....	275 74
Net amount paid for losses.....	<u>\$2,455 62</u>
Dividends paid by order of court.....	680 00
Counsel fees and expenses.....	2,625 00
Repairs to real estate.....	42 15
Insurance.....	73
Commission on sale of real estate.....	100 00
Salary.....	2,000 00
Rent, stationery and office expenses.....	516 15
Aggregate Expenditures during the year in cash.....	<u><u>\$8,419 65</u></u>

## \*LORILLARD INSURANCE COMPANY.

No. 152 BROADWAY, NEW YORK CITY.

[Organized or incorporated December, 1871; commenced business January, 1872.]

CARLISLE NORWOOD, *President.*

E. P. MAGNUS, *Secretary.*

Original capital, \$500,000; balance of capital, \$60,000.

### I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds .....	\$25,000 00	\$30,500 80	\$30,500 00
Cash in office, \$47.52; in bank, \$12,620.74; total.....			12,668 26
Interest due and accrued on deposits.....			123 00
All other assets .....			425 59
Aggregate amount of all actual, available Assets.....			<u>\$43,726 85</u>

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,200 00
All other liabilities.....	454 91
Total liabilities, except capital.....	<u>\$1,654 91</u>
Joint-stock capital paid up in cash.....	60,000 00
Aggregate Liabilities, including paid up capital.....	<u>\$61,654 91</u>

### III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$11,241 65
Interest and dividends received from all sources.....	11,099 81
Aggregate Income received during the year in cash.....	<u>\$22,341 46</u>

### IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$16,101 48
Commissions and brokerage.....	2,109 44
Salaries and other charges of officers, clerks and other employes..	5,633 29
State, national and local taxes.....	2,958 72
All other payments.....	2,504 43
Aggregate Expenditures during the year in cash.....	<u>\$29,307 36</u>

### V. MISCELLANEOUS.

Amount paid the Comptroller for taxes on dividends to stockholders,	<u>\$324 00</u>
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\* Note.— This company is in voluntary liquidation, and all its outstanding risks are reinsured in the Guardian Fire and Life Assurance Company of London, England.

## \*MECHANICS AND TRADERS' FIRE INSURANCE COMPANY.

No. 48 WALL STREET, NEW YORK.

[Organized and commenced business April 18, 1853.]

WILLIAM R. FOSTER, *President*.

JOHN M. TOMPKINS, *Secretary*.

Capital stock of the Company paid up, \$300,000.

### I. ASSETS.

Market value of real estate owned, unincumbered .....	\$15,000 00
Loans on bond and mortgage (first liens).....	85,850 00
Interest accrued thereon.....	817 70

#### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States 4½ per cent registered bonds.....	\$95,000 00	\$107,350 00	
Phoenix National Bank, New York, stock.....	10,060 00	10,060 00	
Total par and market values.....	<u>\$105,060 00</u>	<u>\$117,410 00</u>	
Cash in office, \$237.40; in bank, \$6,067.52; total .....			6,304 92
All other assets .....			2,868 84

Aggregate amount of all actual available Assets..... \$177,750 96

### II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$11,108 00
Losses unadjusted, including all reported and supposed losses.....	5,125 00
Net amount of unpaid losses and claims.....	\$16,233 00
Unearned premiums, at 25 per cent of premiums on fire risks running one year or less.....	\$12,274 19
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	2,573 43
Unearned premiums, at 25 per cent, on inland navigation risks.....	2,600 25
Total unearned premiums.....	17,446 87
Rent due and to become due.....	533 33
All other liabilities .....	15 89
Total liabilities, except capital.....	\$34,278 59
Joint-stock capital paid up in cash.....	200,000 00
Aggregate Liabilities, including paid up capital.....	<u>\$284,278 59</u>

### III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$105,856 85	\$11,806 44	
Deduct reinsurance, rebate and return premiums..	32,890 99	1,542 26	
Net cash received for premiums.....	<u>\$72,965 86</u>	<u>\$10,264 18</u>	
Interest received on bonds and mortgages... ..			6,301 00
Interest and dividends received from all other sources.....			8,192 04
Received for rent .....			1,659 67
Income from all other sources.....			998 86
Aggregate Income received during the year in cash.....			<u>\$100,781 11</u>

\*Note.—Discontinued, and reinsured part of its risks in the Citizens' Insurance Company, of Pittsburgh, Pa.

## IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$159,543 69	\$133,123 98	
Deduct salvages and reinsurance.....	4,939 12	6,631 16	
Net amount paid for losses.....	<u>\$154,604 57</u>	<u>\$126,492 82</u>	\$281,096 39
Commissions and brokerage.....			19,918 26
Salaries and other charges of officers, clerks and other employes....			15,534 39
State, national and local taxes.....			1,711 86
All other payments.....			8,590 82
Aggregate Expenditures during the year in cash.....			<u>\$326,851 72</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1883.....	\$17,532,139	\$196,872 61	\$1,941,386	\$22,859 28
Written or renewed in 1884.....	9,340,612	67,154 88	773,470	16,513 86
Totals.....	<u>\$26,872,751</u>	<u>\$364,027 49</u>	<u>\$2,714,756</u>	<u>\$40,373 14</u>
Deduct expirations and cancellations.....	19,843,706	203,604 81	2,344,806	23,494 64
In force December 31, 1884.....	\$6,919,043	\$30,422 68	\$369,950	\$10,878 50
Deduct amount reinsured.....	708,570	5,180 86	30,500	477 49
Net amount in force.....	<u>\$6,210,473</u>	<u>\$25,241 82</u>	<u>\$339,450</u>	<u>\$10,401 01</u>

*Recapitulation of Fire Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$5,732,971	\$59,497 78	1-4	\$14,874 45
1884.....	Two years.....	2,500	13 50	3-4	9 37
1883.....	Three years.....	295,350	2,200 81	1-6	295 80
1883.....		319,632	2,507 68	1-2	1,353 84
1884.....	Five years.....	142,050	665 31	5-6	354 43
1880.....		8,500	88 00	1-10	8 30
1881.....		14,500	149 00	3-10	44 70
1882.....		14,900	168 75	1-8	34 38
1883.....		19,500	358 00	7-10	260 60
Totals.....		<u>\$6,549,923</u>	<u>\$65,643 88</u>	.....	<u>\$17,448 97</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$4,680,779 00
Total losses paid since organization.....	3,144,627 00
Total cash dividends declared since the Company commenced business.....	923,000 00
Total amount of the Company's stock owned by the directors at par value.....	34,260 00
Total amount of fire losses incurred during the year.....	127,260 00
Total amount of inland losses incurred during the year.....	<u>64,471 64</u>

*Business in the State of New York during the year.*

	Fire.	Inland.	
Risks written.....	\$5,526,143 00	\$773,470 00	
Premiums received.....	32,713 60	12,635 84	
Losses paid.....	45,881 11	34,781 07	
Amount of losses incurred.....	<u>55,694 11</u>	<u>35,331 07</u>	
Amount paid the Comptroller for taxes on premiums.....			\$548 43
Amount paid the Comptroller for taxes on dividends to stockholders.....			<u>500 00</u>

## \* NEW YORK AND BOSTON INSURANCE COMPANY.

No. 78 WILLIAM STREET, NEW YORK.

[Organized or incorporated July 28, 1876; commenced business August 1, 1876.]

A. GALLATIN STEVENS, *President.*ROBERT L. LIVINGSTON, *Secretary.*

Capital stock of the Company paid up, \$200,000, less \$130,000 returned to stockholders, \$70,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$45,762 63
Cash in office, \$38.60; in bank, \$228.35; total.....	261 95
Aggregate amount of all actual available Assets. ....	<u>\$46,024 58</u>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$2,500 00
Borrowed money, due and to become due.....	450 00
All other liabilities .....	750 00
Total liabilities, except capital.....	<u>\$3,700 00</u>
Joint-stock capital paid up in cash, \$200,000, less \$130,000 returned to stockholders .....	70,000 00
Aggregate Liabilities, including paid up capital.....	<u>\$73,700 00</u>

## III. INCOME DURING THE YEAR.

Received for rent.....	\$1,230 00
Income from all other sources .....	298 87
Aggregate Income received during the year in cash.....	<u>\$1,528 87</u>

## IV. EXPENDITURES DURING THE YEAR.

Salaries and other charges of officers, clerks and other employes..	\$1,175 00
State, national and local taxes .....	89 85
All other payments .....	245 48
Aggregate Expenditures during the year in cash.....	<u>\$1,509 88</u>

## NEW YORK CENTRAL INSURANCE COMPANY.

, UNION SPRINGS, N. Y.

[Organized or incorporated and commenced business January 9, 1868.]

W. T. HUGHITT, *President.*A. M. CLARK, *Secretary.*

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$5,000 00
Loans on bond and mortgage (first liens).....	1,825 00
Loans on bond and mortgage upon which more than one year's interest is due.....	1,000 00

\*All the outstanding risks of this Company are reinsured in the Lion Fire Insurance Company of London, England, and in the Scottish Union and National Insurance Company of Edinburgh, Scotland.

Interest due and unpaid on bond and mortgage loans.....	\$180 00
Interest accrued thereon.....	43 62
Cash in bank.....	1,675 15
Interest due and accrued on collateral loans.....	74 63

Aggregate amount of all actual, available Assets..... \$2,309 40

### III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages.....	\$65 17
Interest and dividends received from all other sources.....	344 87

Aggregate Income received during the year in cash..... \$410 04

### IV. EXPENDITURES DURING THE YEAR.

Salaries and other charges of officers, clerks and other employes...	\$36 00
State, national and local taxes.....	73 72
All other payments.....	19 69

Aggregate Expenditures during the year in cash..... \$129 41

## NEW YORK CITY INSURANCE COMPANY.

### No. 45 MAIDEN LANE, NEW YORK.

[Organized or incorporated February 12, 1872; commenced business March 1, 1872.]

CYRUS H. LOUTRELL, *President.*

JOHN D. KINSMAN, *Secretary.*

Capital stock of the Company paid up, \$300,000, less \$240,000 paid stockholders, \$80,000.

### I. ASSETS.

Loans on bond and mortgage upon which more than one year's interest is due.....	\$10,000 00
Interest accrued thereon.....	50 00

#### *Bonds owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$10,000 00	\$12,700 00	12,700 00
Cash in office, \$352.29; in bank, \$55.27; total.....			807 56

Aggregate amount of all actual, available Assets..... \$23,057 56

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$3,048 05
Total liabilities, except outstanding capital.....	\$3,048 05
Joint-stock capital paid up in cash, less amount paid stockholders..	60,000 00

Aggregate Liabilities, including outstanding capital..... \$63,048 05

### III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages.....	\$600 00
Interest and dividends received from all other sources.....	2,100 00
Income from all other sources.....	61 40

Aggregate Income received during the year in cash..... \$2,761 40

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses including interest thereon.....	\$1,098 82
Salaries and other charges of officers, clerks and other employes...	1,000 08
All other payments.....	551 54

Aggregate Expenditures during the year in cash.....	<u>\$2,645 44</u>
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## \*ORANGE COUNTY MUTUAL INSURANCE COMPANY.

GOSHEN, N. Y.

[Organized or incorporated March 15, 1867.]

HENRY BACON, *President.*DUDLEY MURRAY, *Secretary.*

## I. ASSETS.

Amount of assessments made upon premium and stock notes, due and unpaid.....	\$279 71
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Amount of premium notes (being 339 in number) held by the Company on policies issued and still in force, covering property within the State.....	\$27,470 36
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Amount of assessments thereon.....	4,369 68
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	<u>\$32,800 68</u>
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Amount of premium notes (being 76 in number) held by the Company on policies issued and still in force, covering property in other States.....	\$6,086 45
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Amount of assessments thereon.....	1,007 49
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	<u>\$5,088 96</u>
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Aggregate amount of all actual, available Assets.....	<u>\$279 71</u>
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## II. LIABILITIES.

Expenses in collecting assessments.....	\$82 97
Stationery, printing and miscellaneous items.....	114 81

Aggregate amount of all losses, claims and Liabilities.....	<u>\$197 28</u>
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## III. INCOME DURING THE YEAR.

Total amount of cash received during the year for assessments on premium notes.....	\$1,194 87
Miscellaneous.....	50 44

Aggregate Income received during the year in cash.....	<u>\$1,245 31</u>
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## IV. EXPENDITURES DURING THE YEAR.

Interest on borrowed money.....	\$3 78
Salaries and other charges of officers, clerks and other employes..	112 50
All other payments, viz.: Rent, \$75; collecting assessments, \$696.83; Goshen National Bank note, \$355; miscellaneous, \$2.25; total.....	1,129 08

Aggregate Expenditures during the year in cash.....	<u>\$1,245 31</u>
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\* All the outstanding risks of this Company have been reinsured in the Sun Fire Office of London, England.



## V. MISCELLANEOUS.

Amount of risks in force December 31, 1884, having not more than one year to run.....	\$411,270 00
Having more than one and not more than three years to run.....	420,906 00

Total amount of risks in force December 31, 1884.....	\$832,176 00
Amount of notes originally forming the capital of the Company...	50,000 00
Number of policies in force for which the Company has received the entire premium in cash, 1.	
Amount of policies in force for which the Company has received the entire premium in cash .....	5,000 00
Amount of risks taken and in force in the county where the principal office of the Company is situated.....	635,896 00

## \*PACIFIC MUTUAL INSURANCE COMPANY.

NEW YORK CITY.

[Organized January, 1855.]

JACOB R. TELFAIR, Receiver, No. 56 Wall street, New York.

## I. ASSETS.

Cash in bank.....	\$3,844 94
Due for salvages.....	4,642 00
United States bonds.....	103,093 75
Loans on United States securities.....	11,400 00
Total.....	\$120,480 69

## II. LIABILITIES.

Losses due and unpaid.....	\$855 80
Losses unadjusted and in litigation.....	68,947 13
Total amount of claims for losses.....	\$69,803 93
Deduct reinsurances.....	17,452 95
Net amount of unpaid losses and claims.....	\$52,349 98
Return premiums.....	4,240 41
Commissions.....	12 00
Bills, salvages, etc.....	2,950 00
Scrip redemption.....	12,357 00
Interest on scrip.....	13,598 04
Estimated expenses of dissolution.....	10,000 00
Unpaid balance of scrip dividend.....	1,852 51
Balance representing remaining profits.....	23,220 75
Total.....	\$120,480 69

## III. RECEIPTS.

Balance on hand, as per last report.....	\$1,212 91
Interest account.....	4,477 94
Reinsurance salvages.....	10 75
Salvages.....	737 63
Returned taxes.....	694 38
Total.....	\$7,123 61

\* This Company is in voluntary liquidation.

## IV. DISBURSEMENTS.

Losses.....	\$1,457 85
Miscellaneous items.....	2,797 62
Salvage expenses.....	65 20
Scrip redeemed.....	129 00
Interest on scrip.....	18 90
Scrip dividend as per order of court.....	810 00
Manhattan Company.....	2,344 94
<b>Total.....</b>	<b>\$7,123 61</b>
Profits of previous years represented by scrip outstanding and deliverable to policyholders.....	\$304,370 50
Deduct amount ordered to be redeemed.....	10,213 53
	<b>\$194,056 97</b>
Scrip included in above, but not actually delivered.....	<b>\$11,894 20</b>

## \*RELIEF FIRE INSURANCE COMPANY.

No. 168 BROADWAY, NEW YORK.

[Organized or incorporated September, 1855; commenced business December 18, 1855.]

HENRY DEMAREST, *President*.G. W. DAMON, *Secretary*.

Capital stock of the Company paid up, \$200,000, less \$168,000 paid stock-holders, \$32,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$2,450 00
Cash in office and bank.....	2,095 97
<b>Aggregate amount of actual, available Assets.....</b>	<b>\$4,545 97</b>

## II. LIABILITIES.

Salaries and other miscellaneous expenses, due and accrued. ....	\$375 00
Total liabilities, except capital.....	\$375 00
Joint-stock capital paid up in cash, less \$168,000 paid to stock-holders.....	32,000 00
<b>Aggregate Liabilities, including paid up capital.....</b>	<b>\$32,375 00</b>

## III. INCOME DURING THE YEAR.

Interest and dividends received from all sources.....	\$2,884 23
Received for rent.....	842 80
Income from all other sources, viz.: Return premiums, \$27.84; taxes remitted, \$207.79; proceeds sale of stocks and bonds, \$171,808.50; total.....	171,588 68
<b>Aggregate Income received during the year in cash.....</b>	<b>\$174,265 66</b>

\*All the outstanding risks of this company are reinsured in the Niagara Fire Insurance Company of New York, except a risk of \$1,000, reinsured in the United Fire Reinsurance Company, Limited, of Manchester, England.

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$3,533 89
Salaries and other charges of officers, clerks and other employes...	8,128 85
State, national and local taxes.....	335 91
All other payments, viz.: Stock dividends to stockholders, \$168,000; miscellaneous, \$178.89; total .....	168,178 89
<b>Aggregate Expenditures during the year in cash.....</b>	<b>\$174,167 54</b>

## \*REPUBLIC FIRE INSURANCE COMPANY.

No. 158 BROADWAY, NEW YORK.

[Organized or incorporated April 12, 1859; commenced business April 12, 1862.]

ROBERT S. HONE, *President*.EDWARD ROWELL, *Secretary*.

Capital stock of the Company paid up, \$300,000, less \$235,000 thereof paid off,  
\$75,000

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$52,500 00
Loans on bond and mortgage (first liens) .....	18,300 00
Interest accrued thereon.....	65 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
National Bank of Commerce stock.....	\$10,000 00	\$15,000 00
Delaware & Hudson Canal Company bonds.....	4,000 00	4,600 00
<b>Total par and market values.....</b>	<b>\$14,000 00</b>	<b>\$19,600 00</b>
Cash in office, \$321.60; in bank, \$13,421.49; total.....		13,743 09
All other assets, viz.: Rents due and accrued....		1,200 00
<b>Aggregate amount of all actual, available Assets .....</b>		<b>\$30,408 09</b>

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$3,125 00
Interest unpaid to scripholders, due or to become due.....	172 80
Cash dividends to stockholders, unpaid.....	118 00
<b>Total liabilities, except capital.....</b>	<b>\$3,410 80</b>
Joint-stock capital paid up in cash, less amounts paid off.....	75,000 00
<b>Aggregate Liabilities, including paid up capital.....</b>	<b>\$78,410 80</b>

## III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages.....	\$3,014 51
Interest and dividends received from all other sources .....	1,498 38
Received for rent .....	11,958 97
Income from all other sources .....	88,651 87
<b>Aggregate Income received during the year in cash. ....</b>	<b>\$49,113 68</b>

\* All the outstanding risks of this Company are reinsured in the North British and Mercantile Insurance Company, of London, England.

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$468 00
Dividends paid .....	802 48
Salaries and other charges of officers, clerks and other employes..	7,020 00
State, national and local taxes.....	1,957 50
All other payments.....	7,853 76

Aggregate Expenditures during the year in cash..... \$17,401 73

## ST. NICHOLAS INSURANCE COMPANY.

No. 170 BROADWAY, NEW YORK.

[Organized and commenced business July 31, 1853.]

ISAAC HENDRIX, *President*.JACOB DU BOIS, *Secretary*.

The charter of this Company expired July 31, 1882, and prior to January 1, 1884, the trustees paid all the debts of said Company, and distributed the remaining assets among the stockholders. The Company, therefore, has ceased to exist.

## \*TRADESMEN'S FIRE INSURANCE COMPANY.

No. 31 PINE STREET, NEW YORK.

[Organized or incorporated 1858; commenced business December 28, 1858.]

WM. MORRISON, *President*.T. Y. BROWN, *Secretary*.

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

Cash in bank.....	\$4,631 22
Aggregate amount of all actual, available Assets .....	<u>\$4,631 22</u>

## II. LIABILITIES.

Joint-stock capital paid up in cash .....	\$300,000 00
Surplus beyond all liabilities.....	4,631 22
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$304,631 22</u>

## III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages.....	\$788 55
Interest and dividends received from all other sources.....	9,498 99
Income from all other sources, viz.: Proceeds sale of stocks, bonds, mortgages, etc.....	298,121 22
Aggregate Income received during the year in cash.....	<u>\$308,398 76</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$1,623 79
Deduct salvages and reinsurances.....	390 10
Net amount paid for losses (all fire).....	<u>\$1,233 69</u>

\* All the outstanding risks of this company are reinsured in the Standard Fire Office, of London, England.

Dividends paid.....	\$285,000 00
Salaries and other charges of officers, clerks and other employes...	2,839 20
State, national and local taxes .....	1,881 46
All other payments.....	8,268 97

Aggregate Expenditures during the year in cash..... \$299,218 32

#### V. MISCELLANEOUS.

##### *Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$3,641,070 21
Total cash dividends declared since the Company commenced business.....	741,000 00
Total dividends declared payable in stock since organization.....	50,000 00

## UNION MUTUAL INSURANCE COMPANY.

NEW YORK CITY.

[Incorporated May 14, 1845; commenced business May 1, 1847.]

FERDINAND STAGG, Vice-President, 120 Broadway, New York.

#### I. ASSETS.

With Central Trust Company.....	\$55,000 00
Interest accrued thereon.....	115 83
With American Exchange Bank .....	7,439 11
United States Warehouse Company stock.....	900 00
Total.....	<u>\$63,454 94</u>
Losses resisted, including interest, costs and other expenses thereon, estimated.....	42,200 00
Balance.....	<u>\$21,254 94</u>
Outstanding scrip.....	<u>\$24,029 40</u>

## \* WATERTOWN FIRE INSURANCE COMPANY.

WATERTOWN, N. Y.

SIDNEY COOPER, Watertown, N. Y., Receiver.

#### I. ASSETS.

Cash in office, \$487.70; in bank, \$19,150.28; total.....	\$19,637 98
Collateral loans .....	26,891 02
Mortgage.....	700 00
Canandaigua water bonds.....	1,000 00
Good and doubtful accounts.....	13,500 00
Total.....	<u>\$61,329 00</u>

#### II LIABILITIES

Losses resisted, exclusive of costs and interest.....	<u>\$8,216 00</u>
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\* All outstanding risks of this Company are reinsured in the Sun Fire Office, of London, England.

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## Receivers' Statements.

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**ABSTRACTS COMPILED FROM THE STATEMENTS OF RECEIVERS  
OF FIRE, FIRE-MARINE AND MARINE INSURANCE COM-  
PANIES OF THE STATE OF NEW YORK, MADE TO THE  
SUPERINTENDENT OF THE INSURANCE DEPARTMENT, FOR  
THE YEAR ENDING DECEMBER 31, 1884.**

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# ADRIATIC FIRE INSURANCE COMPANY.

## NEW YORK CITY.

[Organized and commenced business November 24, 1858]

THE METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK, Receiver,  
No. 35 Wall street, New York.

Cash balance as per last report..... \$4,265 45

### I. RECEIPTS.

Sale of securities under order of Supreme Court.....	\$18,180 00	
Interest on securities .....	1,400 00	
Interest on cash balance .....	284 70	
		<u>19,864 70</u>
Total.....		\$24,130 15

### II. DISBURSEMENTS.

Sundry claims and allowances.....	5,565 18
Balance in cash .....	<u>\$18,564 97</u>

### III. LIABILITIES.

Fire claims in litigation.....	\$18,200 00
Taxes for 1884 .....	150 00
Total.....	<u>\$18,350 00</u>

NOTE.—By an order of the Supreme Court, dated May 14, 1884, all the securities held have been sold, and the proceeds retained pending settlement of suits for fire losses, agreeably to said order.

# AMITY INSURANCE COMPANY.

## NEW YORK CITY.

[Organized and commenced business June 10, 1873.]

EDWARD MERRITT, Receiver, No. 20 Court street, Brooklyn, N. Y.

Balance, as per last report ..... \$3,358 42

### I. RECEIPTS.

Interest.....	27 46
	<u>\$3,385 88</u>

### II. DISBURSEMENTS.

Counsel fees, as per order of court.....	\$271 96	
Referee's fees, as per order of court.....	50 00	
Postage and printing.....	15 00	
		<u>636 96</u>
Final dividend to stockholders .....		<u>\$2,748 92</u>

The receiver of this Company has been discharged from his trust, as such, and his bond canceled



## ARCTIC INSURANCE COMPANY.

NEW YORK CITY

[Organized and commenced business July 18, 1883.]

VINCENT TILYU, Receiver. Office, 71 Liberty street, New York.

## IN RE THE FINAL ACCOUNTING OF THE RECEIVER, AND HIS DISCHARGE FROM HIS TRUST AS SUCH.

At a Special Term of the Supreme Court of the State of New York, held at the county court-house in the city and county of New York, the 10th day of June, 1884.

Present—HON. ABRAHAM R. LAWRENCE, Justice

MORRIS FRANKLIN,

against

THE ARCTIC INSURANCE COMPANY.

} Copy of Order.

On reading and filing the report of Ambrose Monell, Esq., the Referee appointed herein, by order of this court, dated April 28, 1883, to take and state the accounts of Vincent Tilyou, Receiver of the defendant corporation, since the date of said Receiver's last report, and to take proof of the facts and circumstances stated in the petition of said Receiver upon which said order of reference was made, by which report, bearing date May 19, 1884, it appears, among other things, that all the material facts stated in said petition are true; that said Receiver is chargeable with the sum of \$9,611.25 and is entitled to a credit of \$9,548.24, leaving a balance in his hands of sixty-three 01 / 100 dollars (\$63.01) subject to the payment of an uncalled for dividend of \$4.50 (being the only outstanding obligation against said Receiver) and the expenses of this accounting; and on reading and filing the written consent of the plaintiff's attorney to the entry of this order, and on motion of Hinsdale & Sprague, attorneys for said Receiver, it is

*Ordered*, That said report of said Referee be and the same is hereby, in all respects, confirmed. And it is further ordered that said Receiver pay, out of the balance so remaining in his hands to said Referee, the sum of fifty dollars for his fees; that he pay out of said balance to Hinsdale & Sprague, attorneys for said Receiver, the sum of eight 51 / 100 dollars for expenses of this accounting; that the residue of said balance of \$63.01, viz.: the sum of four 50 / 100 dollars, being the amount of said uncalled for dividend, be deposited by said Receiver with the Union Trust Company to the credit of this action, and subject to the further order of this court with respect thereto; that said Receiver file with the clerk of this court his vouchers upon this accounting, including his vouchers for the payments hereby directed to be made; and that, thereupon, he be and is hereby declared to be discharged from his trust as such Receiver, and from all liability thereunder, and the clerk of this court is hereby directed to deliver up to said Receiver, to be canceled, the bond of said Receiver, filed with said clerk on the 25th day of January, 1876.

(Indorsed: Filed June 11, 1884.)

(Signed)

PATRICK KEENAN,  
Clerk

I consent to the entry of the foregoing order, dated May 26, 1884.

(Signed)

GEORGE W. PARSONS,  
Plaintiff's Attorney.

## ATLANTIC INSURANCE COMPANY.

BROOKLYN, N. Y.

[Organized December 30, 1871; commenced business January 2, 1873.]

CHARLES A. TOWNSEND, Receiver, No. 254 Broadway, New York.

### I. RECEIPTS.

Balance on hand.....	\$5,457 09
Interest on deposits.....	160 18
	\$5,617 27

### II. DISBURSEMENTS.

Law expenses.....	\$150 00
Settlement of claims.....	360 81
	510 81
Balance .....	\$5,106 41

## BAL TIC INSURANCE COMPANY.

WILLIAM H. KIPP, Receiver, No. 231 Broadway, New York.

### I. ASSETS.

Premium account.....	\$9,460 84
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### II. LIABILITIES.

Losses (disallowed), rent and counsel fees.....	2,966 45
Balance.....	\$6,493 89

## BEEKMAN FIRE INSURANCE COMPANY.

FRANCIS M. BIXBY, Receiver, No. 289 Greenwich street, New York.

### I. RECEIPTS.

Received from all sources .....	\$240,857 58
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### II. DISBURSEMENTS.

Payments per order of court .....	\$764 88
Averaging and adjusting claims .....	8,058 33
Safe Deposit Company .....	109 50
Filing reports, register's fees.....	85 00
Insurance, repairs and miscellaneous expenses.....	429 57
For sale of bonds .....	87 65

Rents and fees of janitor.....	\$3,753 50
Referee's fees in two cases.....	400 00
Foreclosure proceedings.....	400 00
Losses and claims.....	202,854 41
Printing and stationery.....	643 84
Bankruptcy proceedings.....	250 00
Counsel fees of policyholders.....	2,800 00
Receiver's counsel, order of court.....	5,000 03
Clerical services.....	6,373 80
Office expenses, postage, etc.....	654 40
Receiver's fees.....	12,500 00
Referee and stenographer, final accounting.....	243 20
<b>Total.....</b>	<b>\$240,857 58</b>

## BREWERS AND MALTSTERS' INSURANCE COMPANY.

### NEW YORK CITY.

[Organized and commenced business September 23, 1871.]

NEWTON AMERMAN, Receiver, No 92 Hudson street, New York city.

#### I. RECEIPTS.

Cash on hand.....	\$628 70
Interest on United States bonds.....	450 00
Proceeds of sale of doubtful assets.....	35 00
Proceeds of sale of furniture.....	29 00
Interest from United States Trust Company.....	23 93
Proceeds of sale of United States bonds.....	6,795 00
	<b>\$7,961 63</b>

#### II. DISBURSEMENTS.

Settlement of claim, "Commercial Union Assurance Company".....	\$15 56
Payments by order of court.....	4,947 49
Advertising notice of dividend.....	28 50
Dividend paid.....	2,508 00
Receiver's expenses.....	151 63
	<b>\$7,651 18</b>

#### III. ASSETS.

United States bonds.....	\$5,000 00
Six months' interest accrued thereon.....	150 00
Cash in bank.....	310 44
	<b>\$5,460 44</b>

#### IV. LIABILITIES.

Claims in litigation.....	\$2,400 00
Claim of L. Vadeboncoeur.....	400 00
Unpaid dividend.....	492 00
Estimated expenses attending settlement of claims.....	2,000 00
	<b>\$5,292 00</b>

## COLUMBIA FIRE INSURANCE COMPANY.

E. H. HOBBS, Receiver, Boreel Building, New York.

## I. ASSETS.

Cash on hand.....	\$3,728 80
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## II. EXPENDITURES

Paid stockholders and creditors.....	1,181 50
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Balance.....	<u>\$2,592 80</u>
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The Receiver holds a large number of shares of several mining companies and a judgment against a former officer of this Company, all of which, however, he reports as practically worthless.

## COLUMBIAN MARINE INSURANCE COMPANY.

JOHN P. PAULISON, Surviving Receiver, office No. 3 Nassau street, New York.

## I. ASSETS.

Cash on hand.....	\$1,747 08
Office furniture, safe, etc.....	150 00
Receipts.....	18 88
Total.....	<u>\$1,915 86</u>

## II. LIABILITIES.

Adjusted and admitted claims, less five per cent dividend heretofore declared.....	\$2,589,028 73
Amount of said dividend unpaid and unclaimed.....	4,785 91
United States taxes.....	5,600 00
Total.....	<u>\$2,599,894 64</u>

## III. DISBURSEMENTS.

Law expenses.....	\$4 95
Storage rent.....	72 00
Total.....	<u>\$76 95</u>

## FIREMEN'S FUND INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

I. ASSETS.	
Balance as per last report.....	\$24,701 69
II. RECEIPTS.	
Miscellaneous.....	1,047 16
Balance.....	<u>\$25,748 85</u>

## HOLLAND PURCHASE INSURANCE COMPANY.

BATAVIA, N. Y.

[Organized and commenced business August 2, 1897.]

H. CHADDOCK, Receiver, Batavia, N. Y.

I. ASSETS.	
Cash on hand.....	<u>\$6,808 94</u>
II. INCOME.	
Received from all sources.....	<u>\$166 75</u>
III. DISBURSEMENTS.	
Clerk hire, office rent, etc.....	\$870 00
Law expenses.....	41 80
Taxes, traveling and incidental expenses.....	522 14
Total.....	<u>\$1,433 14</u>

## HOMESTEAD FIRE INSURANCE COMPANY.

WATERTOWN, N. Y.

[Organized or incorporated April 10, 1873; commenced business May 15, 1874.]

SMITH T. WOOLWORTH, Receiver, Watertown, N. Y.

Cash on hand, as per last report.....	\$13,783 02
I. RECEIPTS	
Interest on bonds and mortgages.....	252 00
Reinsurances.....	1,883 75
Miscellaneous.....	2 81
	<u>\$15,921 58</u>

## II. DISBURSEMENTS.

Ransom loss.....	\$2,898 87	
Fees and commissions.....	4,500 00	
Attorney and counsel fees.....	500 00	
Taxes.....	189 60	
Office expenses.....	193 70	
		<u>\$8,355 67</u>
Cash on hand.....		\$7,665 91

## III. ADDITIONAL ASSETS.

Bonds and mortgages.....	4,200 00	
Office furniture.....	20 00	
Due from agents.....	50 00	
Total Assets.....		<u>\$11,985 91</u>

## IV. LIABILITIES.

Referee and attorney's fees, estimated.....	<u>\$2,000 00</u>
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## IRVING FIRE INSURANCE COMPANY.

[Organized January 28, 1832.]

W. F. R. MILLS, successor to MARTIN L. CROWELL, Receiver, No. 157 Broadway, New York.

[Copy Order.]

At a Special Term of the Supreme Court of the State of New York, held at the court-house in the city of New York, on the 2d day of June, 1884.

Present — HON. ABRAHAM R. LAWRENCE, *Justice*.

IN THE MATTER OF THE IRVING  
FIRE INSURANCE COMPANY. }

On reading and filing the petition of W. F. R. Mills, the Receiver in the above entitled matter, whereby it appears that said Receiver has duly filed his account herein, and is desirous of having the same passed and approved by the court; now, on motion of Edward Fitch, counsel for said Receiver, the Attorney General approving and consenting,

*It is Ordered*, That the said W. F. R. Mills, Receiver, do pass his accounts, as such Receiver, before Hamilton Cole, Esq., counselor-at-law, of the city of New York, who is hereby appointed Referee for that purpose, and so as to embrace the whole of his proceedings; and the said Receiver is hereby required to produce all necessary books, papers and vouchers before the said Referee.

*And it is further Ordered*, That the said W. F. R. Mills be allowed by the said Referee, on such accounting, all just costs, charges, fees, expenses, allowances and commissions, as well as all proper costs, payments and Referee's fees of the reference to account, and be discharged, and to vacate the Receiver's bond; and that the said Receiver do pay the balance of such account, within a time to be specified by the said Referee in his report, to the clerk of the city and county of New York, to the credit of these proceedings.

And on filing the said Referee's report, showing that the said Receiver has duly passed his accounts, and on such payments being made,

*It is Ordered*, That the said W. F. R. Mills be forever discharged as such Receiver that the bond given by the said Mills and his sureties be vacated, and the clerk shall thereupon cancel the same.

And the said Receiver is also ordered, after he shall have passed his accounts aforesaid, to deliver over and deposit with the clerk of the court all books, papers and vouchers in his possession relating to the said estate.

Indorsed: "Filed June 2, 1884.")

(Signed) PATRICK KEENAN,  
Clerk

## MANHATTAN FIRE INSURANCE COMPANY.

### NEW YORK CITY.

[Organized and commenced business March 31, 1872.]

EDWARD MITCHELL, Receiver, No. 41 Wall street, New York.

#### I. ASSETS.

Real estate.....	\$1,000 00
Judgment in favor of the Company for \$1,800 ; value unknown.....	
Cash on deposit.....	9,065 10
Claim in litigation ; value unknown.....	
Claim against the Phenix Insurance Co. ; undetermined.....	
<b>Total.....</b>	<b>\$10,065 10</b>

#### II. LIABILITIES.

Aggregate amount of claims presented to Receiver.....	\$54,921 50
Taxes due.....	814 20
Referee fees.....	196 00
Stenographer's fees.....	86 20
Miscellaneous disbursements.....	37 90
Estimated attorney and counsel fees.....	500 00
<b>Total.....</b>	<b>\$56,485 80</b>

#### III. INCOME.

Interest on deposits.....	\$211 60
In settlement of suits.....	19 00
Returned taxes.....	1,668 40
<b>Total.....</b>	<b>\$1,899 00</b>

#### IV. EXPENDITURES.

Reimbursements per order of court.....	\$212 50
Other reimbursements per like order.....	115 50
<b>Total.....</b>	<b>\$328 00</b>

## MERCANTILE MUTUAL INSURANCE COMPANY.

No. 85 WALL STREET, NEW YORK.

CHARLES T. HARBECK, Receiver.

### I. ASSETS.

United States bonds.....	\$39,000 00
Whaling notes, less bad ones.....	501 25
Loans on call.....	81,000 00
Cash in bank.....	3,589 80
<b>Total.....</b>	<b>\$74,041 05</b>

### II. LIABILITIES.

Total claims, including resisted and disputed.....	\$21,453 33
Other possible indebtedness.....	11,250 00
<b>Total.....</b>	<b>\$32,703 33</b>

### III. RECEIPTS.

Cash balance as per last report.....	\$5,521 99
Loans.....	9,250 90
Premium notes.....	142 80
Profit and loss.....	1,223 75
Interest on investments.....	3,346 43
Securities sold and matured.....	19,356 00
<b>Total.....</b>	<b>\$38,840 97</b>

### IV. DISBURSEMENTS.

Losses, rent and expenses.....	\$3,843 25
Interest and dividends.....	457 93
Call loans.....	81,000 00
Cash.....	3,539 80
<b>Total.....</b>	<b>\$38,840 97</b>

## METROPOLITAN INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

### I. ASSETS.

Balance as per last report.....	\$26,761 69
Aggregate receipts during 1884.....	1,843 75
	<b>\$28,105 44</b>

### II. DISBURSEMENTS.

Taxes.....	12 56
Balance.....	<b>\$28,093 88</b>

The Scammon suit against the Company is still pending in Illinois, and the claim for defending is yet unsettled.



## \*NORTHERN INSURANCE COMPANY OF NEW YORK.

WATERTOWN, N. Y.

[Organized and commenced business March 23, 1872.]

GEORGE B. PHELPS, Receiver, Watertown, N. Y.

### I. ASSETS.

Cash on hand.....	\$25,057 29
Due under contract sale real estate.....	731 74
Other indebtedness.....	884 51
<b>Total.....</b>	<b>\$26,173 54</b>

### II. LIABILITIES.

Insurance risks.....	\$912 50
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### III. RECEIPTS.

Real estate contracts.....	\$1,152 53
Miscellaneous.....	872 33
<b>Total.....</b>	<b>\$1,524 86</b>

### IV. DISBURSEMENTS.

Referee's fees.....	\$86 00
Loss.....	965 00
Law expenses.....	876 86
Note.....	250 00
Miscellaneous.....	18 00
<b>Total.....</b>	<b>\$1,696 86</b>

## OSWEGO AND ONONDAGA INSURANCE COMPANY.

PHOENIX, N. Y.

[Organized and commenced business May 13, 1873.]

E. KIRBY WEST, Receiver, Baldwinsville, N. Y.

### I. ASSETS.

Cash on hand and in bank.....	\$3,964 84
Loans on bonds and mortgages.....	8,016 91
Interest accrued thereon.....	867 24
Collateral loans.....	4,165 11
Interest accrued thereon.....	83 30
<b>Total Assets.....</b>	<b>\$15,597 40</b>

\* All the outstanding risks of this Company are reinsured in the Star Fire Insurance Company of New York.

II. LIABILITIES.	
Losses resisted.....	\$2,500 00
Unclaimed dividends.....	1,263 50
All other claims.....	200 00
Total Liabilities, exclusive of costs and interest in pending litigation.....	<u>\$3,963 50</u>

## SAFEGUARD FIRE INSURANCE COMPANY.

### NEW YORK CITY.

[Organized and commenced business January 6, 1872.]

JAMES YEREANCE, Receiver.

Capital stock of the Company paid up in cash, \$200,000.

Cash balance..... \$4,614 95

### I. RECEIPTS.

Interest..... 95 83  
Returned taxes..... 970 27

\$5,681 10

### II. DISBURSEMENTS.

Taxes..... \$205 29  
Law expenses..... 50 00  
Notary fees..... 1 87

257 26

Balance on deposit..... \$5,423 84

Amount of dividends paid to stockholders since Company ceased doing business in 1879, viz.:

By the directors, 24 per cent..... \$48,000 00  
By the Receiver, 119 per cent..... 238,000 00

Total, 143 per cent..... \$286,000 00

## SECURITY INSURANCE COMPANY.

E. H. WOOTTON, Receiver, No. 35 Broadway, New York.

### I. ASSETS.

Balance December 31, 1883..... \$11,506 49  
Interest..... 330 00  
Total..... \$11,836 49

### II. DISBURSEMENTS.

Storage..... \$36 00  
Dividends to claimants..... 598 19

693 19

Balance December 31, 1884..... \$11,143 30

## WASHINGTON INSURANCE COMPANY.

NEW YORK CITY.

[Organized December 14, 1860.]

WILLIAM K. LOTHROP, Receiver, No. 170 Broadway, New York.

I. ASSETS.	
Cash on hand.....	\$21 65
II. LIABILITIES.	
Losses adjusted.....	\$948,466 79
Dividends paid .....	471,957 93
Balance .....	\$476,508 86

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TWENTY-SIXTH  
ANNUAL REPORT  
OF THE  
SUPERINTENDENT  
OF THE  
INSURANCE DEPARTMENT  
OF THE  
*STATE OF NEW YORK.*



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PART II.  
LIFE, CASUALTY AND ASSESSMENT INSURANCE.

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ALBANY:  
WEED, PARSONS & COMPANY, PRINTERS.  
1885.



STATE OF NEW YORK.

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NO. 67.

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IN ASSEMBLY,

March 24, 1885.

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TWENTY-SIXTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF THE INSURANCE DEPARTMENT.

STATE OF NEW YORK,  
ALBANY, *March 24, 1885.*

HONORABLE GEORGE Z. ERWIN,  
*Speaker of the Assembly:*

SIR. — I have the honor herewith to transmit to the Legislature the Annual Report of the Superintendent of the Insurance Department, for the calendar year ending December 31, 1884.

Very respectfully,

Your obedient servant,

JOHN A. McCALL, JR.,  
*Superintendent.*



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[SEE INDEX AT END OF VOLUME.]

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# SUPERINTENDENT'S REPORT.

## PART II.

### Life, Casualty and Assessment Insurance.

#### STATE OF NEW YORK:

INSURANCE DEPARTMENT,  
ALBANY, *March 24, 1885.*

*To the Honorable the Legislature of the State of New York:*

The Superintendent has the honor to present for your consideration herewith, the reports of the corporations and organizations authorized to transact the business of Life and Casualty Insurance, pursuant to chapter 463, Laws of 1853, and chapter 175, Laws of 1883.

#### REVIEW OF 1884.

The results of the business of 1884 are extremely gratifying in view of the great financial losses of the year. The truth is, that the companies are now established on such a firm foundation that they command and receive the confidence of every thoughtful person.

It is a matter of congratulation that the organizations reporting to the Department have succeeded so well during the period of depression through which the country has been passing. The stability and sound practices of the various companies have attracted to them a constituency that grows loyal with the years. The bickerings and disputes between rival institutions and officials have become ancient history, except in an instance or two of quite late occurrence, and here noted with regret.



Some of our leading companies have not confined their operations to our own continent, but have with much daring and success entered foreign countries, with results that bespeak the energy and indomitable will of the individual managers. They have encountered, of course, an opposition that stands amazed at their audacity, while, with customary diligence, they take advantage of their less active rivals and establish themselves beyond cavil or dispute.

This year, for the first time since 1870, the companies of this State show a larger number of policies outstanding than the companies of other States, and the New York companies also report in force a greater amount of insurance than was ever shown before either by the companies of this State or of other States.

The general business of all the companies continues to increase in a satisfactory way, notwithstanding that the year has been one of numerous business failures, accompanied by the excitement and distraction caused by the long canvass of a presidential campaign. The operations of the assessment organizations have not in any way interfered, apparently, with the transactions of the regular companies; in fact the co-operative societies have created an interest in life insurance protection that but for their efforts would otherwise have remained uncultivated. The clientelage of the regular companies and that of the co-operative organizations differ essentially in financial standing, while the rates which the former are compelled to exact to provide for the amounts they pledge and promise positively to pay, force the less prosperous of our population to seek protection for their families in the fraternal societies and co-operative institutions, knowing, however, that the contributions of their fellow members will be the maximum amount of the benefit to which their dependants will be entitled by the terms of their certificates at the maturity of their claims.

The Fidelity and Casualty Companies have been increased by the organization in 1884 of the American Surety Company of New York city, with a paid-up capital of \$500,000. The several corporations operating in this branch of the insurance business, when not engaged in endeavoring to close each other up by legislation, are evidently transacting a worthy and prosperous business, and if the opportunities presented for an increase of the receipts were seized, and the extension of the legitimate functions attached to their chartered rights performed, with the vim and pertinacity of the managers in legislative matters, the officers would scarcely find time, as now, to attend to each other's business. It is hoped that the contentions between these corporations will cease, or at least that their opinion of each other will not be given unless it is asked for.

The prosecution of the industrial insurance business during the year has been greatly hampered by the unfortunate situation of the laboring population, who, through a lack of employment and because of the numerous strikes, have not been in a condition, as a rule, to procure this protection for their families. In the face of these difficulties the companies have been active in their canvassing methods, with quite creditable results. The detail of their transactions is enormous, and needs unremitting attention. With almost an army of workers the opportunities for wrong-doing are numerous, but the system adopted by the several corporations serves to prevent irreparable injuries. When the benefits and advantages to the dependants of our industrial citizens, arising from membership in these companies, are thoroughly understood, the work of the corporations will be an experiment no longer, for the protection thus guaranteed will be regarded as a necessity. The Superintendent is in hearty sympathy with this endeavor, by corporate action, to promote the welfare of our poorer people, and he has but

encouragement to offer the promoters of the plan. Following the recommendation of its Premier, the German Empire has adopted a system of compulsory insurance for its working classes, which took effect December 1, 1884, and it is believed by the press and public that it will have a beneficial effect, not only on the people, but will reduce the number of paupers and to a great extent render unnecessary the appropriations provided for by the municipal authorities, for the care of their indigent population.

The prospects of a vast improvement in the business of our country, with prosperity and employment for all secured thereby, will, in their realization, give an impetus to the operations of the industrial companies. The intelligence which characterizes the work of our laboring people will lead them to learn and appreciate the value to their families of this class of insurance without the compulsion that is needed elsewhere to make it apparent.

The legislation of last year and the late decisions of the Court of Appeals, affecting the companies and associations reporting to the Department, will be found in the appendix to this report.

The act exempting the amount paid beneficiaries of co-operative organizations from execution and process, has an excellent object in view, and has proved in more than one instance to have served a worthy purpose.

The recommendation contained in last year's report that the expenses attending a double distribution of the funds of bankrupt companies might be avoided, by permitting a distribution of the Department deposits in the actions brought by the receivers, was acted favorably upon and the Superintendent has, pursuant to law, paid to the several receivers the sum total of \$647,068.44. A detailed account of the payments will be found under its appropriate heading in this text.

The passage of the law making the Superintendent the attorney to accept service of process for companies of other States and countries, has not added much to his labors, as he was served with notices in four suits only, instituted against the life and accident companies and associations. This is scarcely to be wondered at, in view of the radical and commendable changes that have been made upon the methods of the retired corporations that found it more convenient to contest than to pay claims. This improvement is shown in the case of the regular life insurance companies by the per centage of resisted claims to paid claims, which in 1874 was four and five-tenths per cent, and in 1884 but one and five-tenths per cent.

The law providing that all moneys received by the co-operative associations shall be free from assessment and taxation, and authorizing a deposit with the Superintendent for the sole benefit of the members, subject to the provisions of a trust deed approved by him, is an innovation of merit in both particulars. The relief from taxation is right in its general principle, and is a rebuke to the promoters of schemes having for their object the placing of the reserve of life insurance companies on the assessment-rolls of the Tax Commissioners. Only one association has made a deposit with the Superintendent pursuant to the second section of the law. This calls for an expression as to whether there will ever be a general attempt for the accumulation of reserve funds by assessment societies, and if so, to what extent and for what purpose. It would seem that any effort to establish such a fund is a seeming contradiction of the plan of co-operative insurance. Some of the advocates of that system have been earnest in their denunciation of the requirement of accumulation payments by the regular companies, as affording opportunities for speculative tendencies that would be better

for the interested member to curb, by keeping within his own control his part of the tempting hoard. It is strange, then, to contemplate any proposition offered by the associations that will call for any payments, except such as are required to meet ascertained claims. The Superintendent believes that a reserve fund to provide against excessive mortality above the table rate is quite proper, but that there should be any necessity beyond that, in view of the wording of the certificate contracts, appears as contradictory and ridiculous as the requirements of a bank would be, if it compelled a borrower to deposit with it the proceeds of his discounted note for the security of its payment.

In February, 1884, the Court of Appeals decided that chapter 378, of the Laws of 1883, did not apply to receivers appointed before its enactment, and that the appeal taken to said court from the decision of the General Term, holding that the compensation of the receiver of the Atlantic Mutual Life Insurance Company should be fixed and determined by chapter 902, of the Laws of 1869, must be dismissed. The question as to the amount due the receiver for services rendered by him is, in consequence of this decision, now before the Superintendent for settlement.

In the case of *Ann Reese, respondent, v. William Smyth, Acting Superintendent*, it was held, on an appeal taken by the receiver of the American National Life and Trust, that in the case of a company reinsuring its outstanding risks, there is no necessity for the policyholder to pay any further premiums in order to preserve his claim against the assets of the retiring company.

On a suit brought by *Gertrude B. Murray v. The New York Life Insurance Company*, it appeared that the policyholder died from a pistol-shot from a pistol in the hands of a person upon whom the assured had committed a violent assault. It was decided that the clause in the

policy reading, "if the policyholder shall die in, or in consequence of, a duel, or of the violation of the laws of any nation, State or province," exempts the company from the payment of the claim in question.

The following schedules are a recapitulation of the statements rendered this year, together with a comparison of the reports made for 1883 :

### LIFE COMPANIES.

	1883.	1884.
Number .....	29	29
Assets .....	\$471,805,920	\$491,487,719
Reserve .....	\$284,845,455	\$402,884,463
All other liabilities.....	6,662,372	6,792,065
Total liabilities .....	\$391,507,827	\$409,676,528
Surplus.....	\$80,298,093	\$81,811,191
Capital stock .....	4,290,500	4,290,500
Premiums received.....	\$67,322,119	\$72,016,264
All other receipts .....	25,240,644	24,958,112
Total income.....	\$92,562,763	\$96,974,376
Claims paid .....	\$33,894,306	\$35,602,543
Dividends to policyholders ....	13,417,465	13,043,498
Paid for forfeited policies.....	8,837,856	9,503,530
Expenses .....	15,295,265	18,153,436
Dividends to stockholders .....	298,697	329,091
Total disbursements.....	\$71,743,589	\$76,632,098
Policies in force .....	705,659	750,567
Insurance in force.....	\$1,763,730,015	\$1,870,728,059

## INDUSTRIAL RISKS.

COMPANY.	1883.		1884.	
	Number of policies.	Amount insured.	Number of policies.	Amount insured.
Metropolitan.....	536,043	\$56,536,335	670,999	\$71,965,685
Prudential.....	373,917	25,053,935	334,794	23,545,169
John Hancock.....	63,635	6,730,902	80,639	8,956,611
Germania.....	13,760	1,473,488	16,107	1,637,817
Total.....	977,334	\$87,794,660	1,092,539	\$111,115,282

## FIDELITY AND CASUALTY COMPANIES.

	1883.	1884.
Number of companies .....	8	9
Assets.....	\$4,348,662	\$4,988,476
Reserve .....	\$1,245,903	\$1,409,267
All other liabilities.....	340,122	281,626
Total liabilities .....	\$1,586,025	\$1,690,893
Capital stock .....	\$1,957,560	\$2,457,560
Surplus.....	805,077	840,023
Premiums received.....	\$3,344,602	\$3,632,650
All other receipts.....	180,078	242,185
Total income.....	\$3,524,680	\$3,874,835
Losses paid .....	\$1,213,219	\$1,454,586
Dividends to stockholders .....	175,895	183,454
Expenses .....	1,651,835	1,880,170
Total disbursements .....	\$3,040,949	\$3,518,210

*Risks in Force.*

	1883.	1884.
Accident .....	\$235,027,393	\$250,749,763
Steam boiler .....	29,110,494	36,288,643
Fidelity .....	26,883,204	40,559,184
Plate glass.....	8,080,046	9,531,579
Total.....	\$299,101,137	\$337,129,169

## CO-OPERATIVE ORGANIZATIONS.

	1883.	1884.
Number of associations.....	120	127
Invested assets.....	\$1,171,012 15	\$1,648,806 13
Other assets.....	1,284,028 61	2,041,257 63
Total assets.....	<u>\$2,455,040 76</u>	<u>\$3,690,063 76</u>
Total liabilities.....	<u>\$1,149,609 05</u>	<u>\$1,747,520 47</u>

## INCOME.

Received from members.....	\$11,573,212 00	\$12,993,616 26
Other receipts.....	213,939 76	247,426 13
Total.....	<u>\$11,787,151 76</u>	<u>\$13,241,042 39</u>

## DISBURSEMENTS.

Claims.....	\$10,347,380 38	\$11,159,302 91
Expenses.....	1,310,276 71	1,528,820 72
Total.....	<u>\$11,657,657 09</u>	<u>\$12,688,123 63</u>

	General business.	New York business.	General business.	New York business.
Certificates in force pre- vious year.....	450,514	152,584	529,541	191,550
Issued during the year..	130,617	57,179	135,083	69,143
Total.....	<u>581,131</u>	<u>209,763</u>	<u>664,624</u>	<u>260,693</u>
Terminated during the year.....	55,432	22,312	73,050	35,781
In force at end of year.....	<u>525,699</u>	<u>187,451</u>	<u>591,574</u>	<u>224,912</u>



## RECAPITULATION.

	1883.		1884.	
	Secret and fraternal organizations.	All others.	Secret and fraternal organizations.	All others.
Number . . . . .	60	60	66	61
Tot'l certificates	410,671	115,028	476,438	115,136
N. Y. State certificates . . . . .	113,332	74,119	136,265	88,647
Assets . . . . .	\$1,458,886	\$996,154	\$2,263,952	\$1,426,111
Liabilities . . . . .	641,541	508,068	1,040,461	707,059
Receipts . . . . .	8,936,829	2,850,322	10,464,305	2,776,737
Claims paid . . . . .	9,102,490	1,244,890	9,702,336	1,456,966
Expenses paid . . . . .	438,168	872,108	525,022	1,003,798

## POLICY VALUATIONS.

The most important addition to the Insurance Laws of 1884 is that changing the standard of reserve, so as to provide for an assumption of four per cent interest instead of four and one-half per cent. The act is made to take effect December 31, 1887, in order that no injury might ensue to any of the companies by compelling them, without due and appropriate notice, to transfer from their surplus to their reserve account, the amount of the additional liability fixed by the terms of the law. The change thus made appears to be quite opportune, for, with an increase of assets amounting to \$19,681,798.23, during 1884, the income from all sources for interest, dividends, rents, etc., is less than that of last year in the sum of \$282,532.03. The State is, by this law, placed in line with a majority of the States, and the companies are thus relieved from the expense of a double valuation, while the policyholders are made more secure by the requirements of the higher standard of reserve. The act also provides that no company shall be placed in the hands of a receiver if it has invested assets equal to its outstanding liabilities, and a reserve on policies and claims not matured, calculated by the net premium method on the

American experience table of mortality, with interest at four and one-half per centum per annum. In no case shall capital stock be considered as a liability of a company. Heretofore, it was made the duty of the Superintendent to prevent companies from transacting business if the capital stock was found to be impaired fifty per cent, but under the act now discussed, the companies are prohibited from transacting new business unless they are possessed of a four per cent reserve, but no receiver shall be appointed until the assets are less in amount than the liabilities, figured on the four and one-half per cent basis of valuation.

The adoption of the Combined Experience or Actuaries' Table of Mortality, rather than that known as the American Experience Table, was not because of a doubt as to the correctness of the compilation of the latter table, or the thoroughness of the work given to its completion by the able compiler. It was desirable that there should be uniformity in the action of the several States, and where the four per cent rule prevailed the Actuaries' was the mortality table accompanying it. The Department was already provided with the necessary tables to furnish certificates of reserve by the last mentioned standard, and it seemed unnecessary and unwise to subject the companies to the expense of calculating and furnishing other valuation sheets, when there was to be no corresponding benefit. This conclusion was reached with a knowledge of the unselfish statement made by the eminent actuary, Mr. Sheppard Homans, who constructed the American Experience Table, when he advised that the differences between the tables were trifling and not worthy of consideration, and that he, for one, "would most cheerfully see the Actuaries' Table adopted, if, by that means, we could secure uniformity in the States." Since that statement was made three of the leading companies have published their respective mortality

experience, and the results are confirmatory of the conclusions reached by Mr. Homans in his tabulations of the death record of the Mutual Life, in 1859. In the ninety-eight years' experience now fully detailed by the three corporations referred to, namely, the Mutual Life Insurance Company, of New York, thirty-one years; the Mutual Benefit, of Newark, N. J., thirty-five years, and the Connecticut Mutual, of Hartford, Conn., thirty-two years, there is nothing shown that will qualify or modify the opinion that the table of mortality adopted is adequate for the protection and care of the policyholders' and companies' interests. The lately published mortality experience of the Connecticut Mutual Life Insurance Company is indeed a worthy contribution to the history of the business in this country, and its tabulator, Mr. D. H. Wells, actuary, is entitled to great credit therefor. The following explanations, tables and schedules relating to this company, are republications from the valuable report of Mr. Wells :

As regards males, the observations included 97,790 lives, covering 780,353 years of exposure, with 8,746 deaths; 125,655 policies, covering 867,197 years of exposure, with 9,890 terminations by death; \$354,902,195 of insurance, covering \$2,482,744,335 of exposure, and a loss of \$28,793,725 by death.

As regards females, there were included 7,452 lives, covering 62,680 years of insurance, with 756 deaths; 8,528 policies, covering 63,914 years of exposure, with 777 terminations by death; \$17,575,404 of insurance, covering \$131,962,559 of exposure, with a loss of \$1,570,951 by death.

## MALE LIVES. — SUMMARY.

Ages at expo- sure.	Exposed.	Died.	Ratio of died to exposed.	PROBABLY DEDUCTED BY				RATIO OF ACTUAL TO PROBABLE.				Ages at expo- sure.
				American table.	Thirty American offices.	Combined experience.	H <sup>m</sup> . Table.	American table.	Thirty American offices.	Combined expe- rience.	H <sup>m</sup> . Table.	
7-30	4,706	51	.01084	86 45	31 55	33 77	34 73	1,399	1,616	1,510	2,063	7-30
31-35	53,573	230	.00770	238 25	193 51	217 30	191 43	.944	1,108	1,010	1,149	31-35
36-40	73,897	507	.00691	698 59	536 89	610 56	533 35	.833	.944	.844	.963	36-40
41-45	115,081	830	.00715	1,014 03	917 80	1,038 67	938 47	.819	.904	.799	.867	41-45
46-50	133,834	1,136	.00856	1,301 55	1,223 64	1,399 87	1,247 07	.841	.886	.793	.813	46-50
51-55	111,439	1,174	.01054	1,410 54	1,393 34	1,514 09	1,498 66	.840	.834	.733	.791	51-55
56-60	81,180	1,143	.01443	1,394 85	1,427 43	1,587 30	1,601 77	.895	.894	.740	.778	56-60
61-65	61,074	1,171	.01903	1,233 70	1,353 37	1,543 65	1,508 04	.837	.838	.738	.745	61-65
66-70	34,634	770	.02301	1,161 23	1,167 19	1,335 88	1,300 21	.866	.887	.776	.786	66-70
71-75	10,845	433	.03993	889 61	893 37	993 31	973 16	.791	.836	.733	.764	71-75
76-80	3,846	199	.05147	647 73	517 86	595 47	566 39	.708	.830	.750	.806	76-80
81-85	315	33	.10664	253 96	240 04	295 47	265 64	.931	.965	.923	.963	81-85
86-90	40	8	.15349	106 42	98 44	106 17	109 10	.833	.934	.903	.963	86-90
			.20000	12 86	35 73	36 87	38 36	.696	.813	.805	.863	
All...	780,833	8,746	.01181	10,835.14	10,016.89	11,237.79	10,988.56	.846	.873	.778	.800	All.

POLICIES ISSUED AND AMOUNTS INSURED ON MALE LIVES.  
*Summary by Groups of Ages.*

Ages at exposure.	EXPOSED.		CLEARED BY DEATH.		RATIO OF CLEARED BY DEATH TO EXPOSED.		PROBABLE LOSSES, AMERICAN TABLE.		RATIO OF ACTUAL TO PROBABLE.		Ages at exposure.
	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
7-20	4,833	\$10,848,085	52	\$98,350	.0172	.00991	27.59	\$53,932	1.833	1.151	7-20
21-25	23,917	75,231,535	237	504,822	.00739	.00673	238.95	601,597	.930	.848	21-25
26-30	73,766	217,843,455	549	1,324,509	.00739	.00688	633.17	1,597,911	.841	.859	26-30
31-35	127,051	359,716,397	1,113	2,574,880	.00721	.00711	1,109.94	2,742,468	.835	.814	31-35
36-40	154,229	437,646,660	1,815	2,823,308	.00735	.00680	1,441.67	4,126,230	.841	.841	36-40
41-45	126,656	324,332,418	1,347	2,627,853	.00655	.00688	1,575.07	4,659,437	.833	.847	41-45
46-50	125,471	274,023,435	1,247	4,671,367	.0112	.01435	1,576.19	4,691,626	.855	.868	46-50
51-55	82,371	176,733,006	1,357	4,138,020	.0147	.01455	1,506.26	4,507,073	.857	.815	51-55
56-60	52,815	102,452,006	1,197	2,531,954	.0220	.03155	1,635.21	2,553,139	.853	.811	56-60
61-65	25,848	52,454,271	501	2,515,854	.0340	.04136	1,616.77	2,753,423	.855	.809	61-65
66-70	10,848	20,663,035	514	1,404,627	.0476	.06367	931.32	1,540,746	.829	.813	66-70
71-75	7,921	8,500,089	535	1,520,309	.0673	.08265	115.62	951,026	.834	.824	71-75
76-80	1,000	2,147,157	107	523,108	.1070	.12333	14.17	271,079	.834	.832	76-80
81-85	224	477,026	59	74,604	.1336	.15333	14.16	50,803	.817	.808	81-85
86-90	46	58,000	9	11,600	.1956	.19447				.645	86-90
All...	587,197	\$4,463,744,835	2,890	\$48,793,795	.0141	.01157	11,559.22	\$32,743,035	.853	.879	All...

## FEMALE LIVES ARRANGED BY GROUPS OF AGES AND OF YEARS OF INSURANCE.

Age at exposure.	FIRST TO FIFTH YEAR.			SIXTH TO TENTH YEAR.			ELEVENTH TO FIFTEENTH YEAR.			SIXTEENTH TO TWENTIETH YEAR.			TWENTY-FIRST TO THIRTY-FIRST YEAR.			ALL YEARS.					Age at exposure.
	Exposed	Died	Ratio of died to exposed.	Exposed	Died	Ratio of died to exposed.	Exposed	Died	Ratio of died to exposed.	Exposed	Died	Ratio of died to exposed.	Exposed	Died	Ratio of died to exposed.	Exposed	Died	Ratio of died to exposed.	Probable deaths, according to American table.	Ratio of actual deaths to probable.	
7-30	770	27	.0108	70	5	.0071	7	1	.0143	7	1	.0143	7	1	.0143	547	9	.0163	6.95	1.874	
31-35	2,747	32	.0116	870	10	.0115	25	1	.0360	14	1	.0714	10	1	.1000	8,103	23	.0028	25.14	1.573	
36-40	3,092	68	.0223	3,851	41	.0106	745	7	.0094	249	2	.0080	47	2	.0426	7,102	73	.0103	58.58	1.340	
41-45	5,245	117	.0223	4,134	35	.0085	1,632	20	.0123	249	2	.0080	47	2	.0426	10,481	112	.0107	90.87	1.281	
46-50	8,951	146	.0163	8,730	44	.0050	1,632	14	.0086	697	9	.0129	226	8	.0354	10,726	118	.0110	107.20	1.101	
51-55	2,530	24	.0093	2,770	23	.0083	1,592	9	.0056	677	7	.0116	613	10	.0163	8,032	73	.0090	100.54	.728	
56-60	1,261	13	.0093	1,189	10	.0084	1,592	15	.0094	873	6	.0070	783	5	.0064	5,418	74	.0096	88.11	.840	
61-65	741	16	.0215	843	10	.0119	591	8	.0135	325	5	.0154	418	12	.0287	3,369	51	.0151	74.76	.693	
66-70	285	1	.0035	345	1	.0035	400	5	.0125	10	1	.1000	226	5	.0221	1,747	23	.0133	59.54	.574	
71-75	85	1	.0081	41	2	.0487	66	2	.0300	53	4	.0755	105	6	.0571	234	15	.0612	23.85	.532	
76-80	13	1	.0769	6	2	.3333	15	3	.2000	23	5	.2174	57	5	.0877	114	12	.1036	18.45	1.535	
81-85	3	1	.3333	5	1	.2000	4	1	.2500	5	1	.2000	8	1	.1250	35	7	.2000	4.65	1.535	
86-90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.2222	8.08	.649	
All.	25,997	320	.0104	19,832	234	.0119	7,800	58	.0074	2,977	45	.0151	3,234	65	.0204	92,690	795	.0126	500.85	.845	

# PREMIUM PAYING LIFE POLICIES AND AMOUNTS ON FEMALE LIVES.

## *Summary by Groups of Ages.*

Ages at exposure.	EXPOSED.		CEASED BY DEATH.		RATIO OF CEASED BY DEATH TO EXPOSED.		Ages at exposure.
	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
7-20	664	\$1,677,960	8	\$16,000	.01206	.00864	7-20
21-25	2,739	6,484,193	26	55,200	.00949	.00868	21-25
26-30	6,109	13,874,748	67	160,000	.01097	.01183	26-30
31-35	8,936	20,463,770	94	195,319	.01063	.00853	31-35
36-40	9,638	21,833,302	108	242,300	.01069	.01110	36-40
41-45	4,798	19,498,313	109	237,650	.01239	.01219	41-45
46-50	6,999	15,197,101	65	123,850	.00939	.00808	46-50
51-55	4,850	10,510,043	69	171,450	.01433	.01631	51-55
56-60	3,025	6,226,265	50	88,050	.01663	.01414	56-60
61-65	1,665	3,419,755	37	90,625	.02232	.02650	61-65
66-70	791	1,469,602	21	33,500	.02655	.02285	66-70
71-75	294	515,650	15	36,000	.05102	.06981	71-75
76-80	113	170,500	13	17,000	.11504	.09971	76-80
81-85	25	40,400	7	10,900	.28000	.26980	81-85
86-90	9	10,500	2	2,300	.22222	.21906	86-90
All.	54,635	\$121,353,101	686	\$1,479,104	.01255	.01319	All.

# PREMIUM PAYING ENDOWMENT POLICIES AND AMOUNTS ON FEMALE LIVES.

## *Summary by Groups of Ages.*

Ages at exposure.	EXPOSED.		CEASED BY DEATH.		RATIO OF CEASED BY DEATH TO EXPOSED.		Ages at exposure.
	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
7-20	140	\$169,500	....	.....	.....	.....	7-20
21-25	308	512,538	6	\$7,507	.01948	.01465	21-25
26-30	674	1,195,400	5	11,000	.00742	.00390	26-30
31-35	888	1,614,080	9	19,000	.01014	.01177	31-35
36-40	795	1,496,350	4	6,000	.00508	.00401	36-40
41-45	616	1,269,525	2	6,000	.00336	.00468	41-45
46-50	438	933,125	2	2,000	.00457	.00313	46-50
51-55	221	544,500	....	.....	.....	.....	51-55
56-60	100	323,500	....	.....	.....	.....	56-60
61-65	27	97,000	....	.....	.....	.....	61-65
66-70	....	.....	....	.....	.....	.....	66-70
71-75	....	.....	....	.....	.....	.....	71-75
76-80	....	.....	....	.....	.....	.....	76-80
81-85	....	.....	....	.....	.....	.....	81-85
86-90	....	.....	....	.....	.....	.....	86-90
All.	4,307	\$3,173,438	28	\$51,507	.00666	.00630	All.

PAID-UP POLICIES AND AMOUNTS ON FEMALE LIVES.

Summary by Groups of Ages.

Ages at exposure.	EXPOSED.		CRASHED BY DEATH.		RATIO OF CRASHED BY DEATH TO EXPOSED.		Ages at exposure.
	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
7-20	15	\$4,281	.....	.....	.....	.....	7-20
21-25	72	34,897	2	\$545	.02778	.02029	21-25
26-30	351	149,090	.....	.....	.....	.....	26-30
31-35	639	942,266	8	3,069	.01173	.01267	31-35
36-40	944	354,836	7	1,433	.00743	.00401	36-40
41-45	912	353,939	10	5,463	.01095	.01227	41-45
46-50	690	290,626	8	3,677	.01159	.01554	46-50
51-55	440	142,823	4	704	.00909	.00493	51-55
56-60	263	130,471	5	1,405	.01901	.01166	56-60
61-65	134	49,890	7	3,618	.05294	.05248	61-65
66-70	84	11,104	3	1,397	.03694	.11630	66-70
71-75	4	922	.....	.....	.....	.....	71-75
76-80	2	1,176	.....	.....	.....	.....	76-80
81-85	.....	.....	.....	.....	.....	.....	81-85
86-90	.....	.....	.....	.....	.....	.....	86-90
All.	4,594	\$1,678,270	54	\$30,200	.01194	.01204	All.

TERM POLICIES AND AMOUNTS ON FEMALE LIVES.

Summary by Groups of Ages.

Ages at exposure.	EXPOSED.		CRASHED BY DEATH.		RATIO OF CRASHED BY DEATH TO EXPOSED.		Ages at exposure.
	Policies.	Amount.	Policies.	Amount.	Policies.	Amount.	
7-20	60	\$63,700	1	\$4,000	.01667	.06279	7-20
21-25	86	101,650	.....	.....	.....	.....	21-25
26-30	102	147,760	3	3,140	.02941	.02125	26-30
31-35	75	161,300	2	6,500	.02667	.04080	31-35
36-40	74	125,400	1	5,000	.01851	.03967	36-40
41-45	45	63,700	1	1,000	.02222	.01870	41-45
46-50	42	46,250	.....	.....	.....	.....	46-50
51-55	34	55,800	1	500	.02941	.01359	51-55
56-60	10	12,200	.....	.....	.....	.....	56-60
61-65	.....	.....	.....	.....	.....	.....	61-65
66-70	.....	.....	.....	.....	.....	.....	66-70
71-75	.....	.....	.....	.....	.....	.....	71-75
76-80	.....	.....	.....	.....	.....	.....	76-80
81-85	.....	.....	.....	.....	.....	.....	81-85
86-90	.....	.....	.....	.....	.....	.....	86-90
All.	522	\$753,760	9	\$30,140	.01705	.02654	All.



## MALE LIVES CLASSIFIED BY PLACE OF BIRTH.

## A. NATIVES OF THE UNITED STATES.

Ages at exposure.	Exposed.	Died.	Probable deaths. American table.	Ratio of actual to probable.	Ages at exposure.
7-80	4,310	47	38.38	1.408	7-80
21-30	85,985	609	704.95	.864	21-30
31-40	204,816	1,553	1,805.34	.838	31-40
41-50	196,539	1,814	2,351.59	.806	41-50
51-60	111,363	1,730	2,098.68	.835	51-60
61-70	82,136	1,089	1,374.41	.815	61-70
71-80	2,919	371	336.37	.808	71-80
81-90	245	40	50.16	.797	81-90
All.....	640,262	7,108	8,614.47	.885	All.

## B. NATIVES OF BRITISH AMERICA.

7-80	189	1	1.46	.685	7-80
21-30	4,598	48	40.09	1.197	21-30
31-40	7,994	52	72.41	.718	31-40
41-50	5,016	55	55.68	.970	41-50
51-60	1,671	31	30.37	.694	51-60
61-70	243	8	18.37	.603	61-70
71-80	29	3	2.40	.833	71-80
All.....	20,135	187	216.58	.863	All.

## C. NATIVES OF ENGLAND AND WALES.

7-80	57	.....	.44	.....	7-80
21-30	2,376	15	18.72	.601	21-30
31-40	7,975	63	73.95	.850	31-40
41-50	9,606	96	110.37	.870	41-50
51-60	5,152	32	96.13	.967	51-60
61-70	1,369	41	48.41	.847	61-70
71-80	143	12	12.12	.990	71-80
81-90	8	1	.52	1.923	81-90
All.....	26,480	319	359.65	.887	All.

## D. NATIVES OF SCOTLAND.

7-80	28	.....	.18	.....	7-80
21-30	861	5	7.08	.706	21-30
31-40	2,703	19	24.71	.769	31-40
41-50	2,992	34	34.10	.997	41-50
51-60	1,468	33	27.57	.834	51-60
61-70	376	16	14.22	1.125	61-70
71-80	34	3	2.77	1.068	71-80
All.....	8,456	100	110.63	.904	All.

## E. NATIVES OF THE GERMAN AND AUSTRIAN EMPIRES, BELGIUM AND HOLLAND.

7-80	100	1	.78	1.282	7-80
21-30	5,343	28	44.04	.636	21-30
31-40	21,969	147	195.31	.753	31-40
41-50	21,760	241	247.79	.973	41-50
51-60	8,171	124	143.79	1.237	51-60
61-70	1,903	56	42.65	1.233	61-70
71-80	44	2	3.48	.575	71-80
All.....	57,990	609	683.84	.964	All.

## F. NATIVES OF FRANCE AND SWITZERLAND.

7-80	8	.....	.02	.....	7-80
21-30	306	4	2.54	1.575	21-30
31-40	1,506	18	13.77	1.307	31-40
41-50	1,499	15	17.06	.879	41-50
51-60	624	12	11.54	1.040	51-60
61-70	126	2	5.01	.399	61-70
71-80	11	2	1.01	1.980	71-80
All.....	4,087	53	50.92	1.040	All.

## MALE LIVES CLASSIFIED, ETC. — (Continued).

## G. NATIVES OF NORWAY, SWEDEN, RUSSIA AND DENMARK.

Ages at exposure.	Exposed.	Died.	Probable deaths. American table.	Ratio of actual to probable.	Ages at exposure.
7-30	3	.....	.08	.....	7-30
31-40	279	2	2.80	.870	31-40
41-50	763	8	7.18	1.132	41-50
51-60	714	9	8.07	1.115	51-60
61-70	256	6	4.61	1.302	61-70
61-70	30	.....	1.09	.....	61-70
All.....	2,064	25	23.22	1.076	All.

## H. NATIVES OF IRELAND.

7-30	16	2	.13	16.667	7-30
31-40	1,709	14	14.07	.965	31-40
41-50	6,064	61	55.48	1.101	41-50
51-60	6,363	94	72.63	1.157	51-60
61-70	3,241	60	61.19	1.128	61-70
71-80	900	35	33.93	1.032	71-80
81-90	85	5	7.38	.687	81-90
81-90	7	.....	1.54	.....	81-90
All.....	18,385	270	246.18	1.097	All.

## I. NATIVES OF OTHER COUNTRIES.

7-30	5	.....	.04	.....	7-30
31-40	371	2	3.05	.656	31-40
41-50	948	4	8.65	.463	41-50
51-60	774	12	8.81	1.322	51-60
61-70	309	6	5.65	1.062	61-70
71-80	86	6	3.34	1.796	71-80
71-80	1	.....	.07	.....	71-80
All.....	2,494	30	29.61	1.012	All.

Table XII exhibits the mortality of male lives classified by occupation. The classification is not all that could be desired, principally owing to the indefiniteness with which the occupations were often given in the applications, especially in earlier years. Thus it would have been very desirable to subdivide class 19—merchants—according to the nature of the business, but the application so generally gives the occupation merely as “merchant” that such subdivision did not seem practicable. It is to be remembered, too, that the lives are selected lives, and the designation of the occupation will thus, in some instances, come to have a special or restricted meaning. Thus, often when the designation is one that ordinarily is applied indiscriminately to employers and employed, or officers and subordinates, it may well happen that the lives under observation are almost exclu-

sively of the former class. As instances we might name "lumbermen," "liverymen," "teamsters" and "mariners." Changes of occupation will also have had some effect on the results obtained, though probably not great. So far as it has effect it will have tended to equalize the observed death rates. The number of lives under observation was also, in some instances, too small to entitle the results to credit.

The classes of occupation have been arranged in the order of the excellence of the risks, as measured by comparison with the American Table. From this is excepted the last two classes, which are composed of lives of no particular occupation, but quite miscellaneous. The low mortality of the last class (49), and the great average duration of the insurances, and the large per cent. still existing, are due to the introduction of a large per centage of the years of exposure, without any corresponding deaths or withdrawals, at the expense of the other classes.

The same table exhibits the average duration of the insurances and the proportion of lives still insured in each class.

## MALE LIVES CLASSIFIED BY OCCUPATION.

Class	OCCUPATION.	Entered.	Existing.	Ceased.	Died.	Years of exposure.	Average duration of insurance.	Per cent. remaining insured.	Probable deaths, American table.	Ratio of Actual to probable.
1	Traveling agents, commercial travelers, etc.	241	161	79	8	1,404	5.88	67	16.90	.478
2	Lumbermen and proprietors, superintendents and workmen in saw mills and planing mills.	416	305	191	30	2,089	7.31	49	39.17	.511
3	Dentists	489	343	186	30	3,894	8.59	53	48.74	.616
4	Professors and teachers, including music teachers.	1,311	980	459	72	9,681	7.99	56	116.93	.671
5	Hatters	186	68	101	17	1,659	8.92	37	95.38	.719
6	Hivernmen and stage proprietors.	376	170	171	36	2,666	7.09	48	86.51	.726
7	Clergymen, missionaries and colporteurs.	2,361	1,454	689	948	22,325	9.74	61	341.46	.745
8	Tanners and curriers	325	114	18	23	2,083	9.03	51	30.88	.748
9	Metal workers	2,919	1,373	1,330	318	22,605	7.74	47	291.53	.748
10	Bankers, capitalists and officers of corporations other than manufacturing corporations; also superintendents of railroads and express companies.	1,401	936	347	118	11,654	8.23	67	157.74	.748
11	Civil officials	1,114	566	432	94	8,991	7.48	54	194.74	.751
12	Butchers, packers, drovers and marketmen.	968	479	431	73	7,259	7.38	49	96.36	.758
13	Leather workers	1,336	575	654	97	9,537	7.19	43	126.06	.769
14	Mechanics not designated and workers at petty mechanical occupations	1,356	550	695	111	11,134	8.31	41	148.04	.776
15	Painters and paper-hangers	4,739	299	384	56	5,373	7.13	40	71.68	.781
16	Lawyers, justices, magistrates, conveyancers, etc.	2,040	1,778	1,014	348	24,855	8.01	58	312.67	.793
17	Jewelers, clock and watchmakers, opticians, gold and silversmiths, gold pen makers, etc.	740	377	303	61	6,188	8.35	51	75.96	.804
18	Manufacturers, including officers of manufacturing companies, proprietors, superintendents and managers of manufactures, except liquor refiners, oil producers, etc.	4,322	2,685	1,898	439	42,323	8.57	53	604.65	.809
19	Merchants, publishers, shippers, dealers and traders of all kinds, except stock brokers, operators, peddlers, milkmen, pawn-brokers and dealers in drugs, paints, tobacco and liquors.	25,935	14,378	8,897	2,400	291,043	8.64	56	2,993.37	.813
20	Agriculturalists, gardeners, nurserymen, dairymen, stock-raisers, etc.	8,039	3,947	3,869	718	57,812	6.78	46	575.16	.815
21	Wood workers, including carriage and wagon makers.	4,454	1,846	2,375	363	31,879	7.11	41	431.23	.842
22	Laborers and mill operatives	1,363	96	541	96	8,794	6.93	49	114.46	.863
23	Civil engineers and surveyors.	1,330	163	108	29	2,713	8.48	57	33.96	.864
24	Agents, adjusters, canvassers, underwriters, insurance surveyors, express managers, depot masters, etc.	2,135	1,694	1,240	361	22,036	7.85	52	304.95	.866
25	Tailors and cloth cutters	969	388	386	85	7,349	8.34	46	97.18	.875
26	Millers	796	375	348	73	5,940	7.34	47	68.96	.881
27	Salesmen, clerks, book-keepers, auditors, cashiers (except of banks), bank messengers, private secretaries and telegraph operators	9,897	5,659	2,455	719	76,101	7.74	58	813.33	.884
28	Stationary engineers and engineers not designated.	210	101	94	15	1,483	7.11	43	16.37	.884

MALE LIVES CLASSIFIED BY OCCUPATION — (Continued).

Class.	OCCUPATION.	Entered.	Existing.	Ceased.	Died.	Years of exposure.	Average duration of insurance.	Per cent. remaining insured.	Probable deaths, American table.	Ratio of Actual to probable.	Class.
30	Artists, architects, draughtsmen, engravers, lithographers, mechanical engineers, sculptors, etc.	360	164	164	33	2,769	7.69	46	35.81	.894	30
31	Authors, editors, journalists, correspondents, lecturers, reporters, etc.	432	173	316	34	2,770	6.56	41	36.48	.983	31
32	Foundrymen, molders, furnacemen and potters.	490	194	186	40	3,115	7.42	46	42.63	.988	32
33	Railroad trainmen, express messengers, section masters and train dispatchers.	898	380	334	44	4,116	7.80	49	45.87	.959	33
34	Printers.	544	223	331	40	3,594	6.61	41	41.01	.976	34
35	Physicians, surgeons and oculists.	2,347	1,191	963	263	1,146	7.73	46	369.06	.978	35
36	Gentlemen and retired business men.	2,880	1,157	132	51	2,472	7.49	46	52.06	.979	36
37	Druggists, chemists, dyers, blanchers, platers, photographers, dealers in drugs, paints, oils, etc.	1,457	786	539	139	11,333	7.82	54	137.77	1.009	37
38	Bakers.	441	196	196	47	3,460	7.85	44	45.76	1.027	38
39	Tobaccoconists and cigarmakers.	350	305	116	29	2,960	6.74	59	38.10	1.052	39
40	Stoneworkers and plasterers.	953	398	465	92	6,735	7.08	42	88.89	1.085	40
41	Drivers, teamsters, etc.	331	159	182	40	2,645	6.94	43	36.80	1.102	41
42	Officers and crews of steamboats and river craft.	940	91	126	22	1,616	6.73	38	30.80	1.117	42
43	Stock brokers, brokers, real est. agents, speculators and operatives.	1,179	547	502	180	8,289	7.08	46	116.49	1.126	43
44	Students.	900	488	402	61	6,133	6.81	49	51.19	1.173	44
45	Army officers and soldiers.	388	181	181	29	2,023	6.90	45	31.78	1.173	45
46	Liquor retailers and dealers, bar keepers, hotel keepers, landlords, etc.	1,617	655	748	314	11,358	7.02	41	160.83	1.431	46
47	Mariners and seamen.	200	40	111	49	2,312	7.71	47	22.56	1.509	47
48	Officers of the navy, and of ocean and sailing vessels.	432	190	151	83	3,320	7.75	45	46.58	1.751	48
49	Ministers, pastors, preachers, and other religious persons, not before designated occupations, including, also, occupations not before provided for, as actors, auctioneers, barbers, board-ing house keepers, drivers, etc.	3,006	1,139	1,839	345	23,007	7.32	38	308.34	1.119	49
50	Persons giving two or more, distinct occupations, not classed together above, usually in different applications made at different times.	2,294	1,568	443	198	27,445	13.34	71	345.28	.873	50
All.		97,757	50,780	53,951	8,746	780,310	7.98	53	10,384.67	.846	All.

## CO-OPERATIVE BUSINESS.

*Management.*

The management of the co-operative organizations generally appears to be intrusted to reliable and faithful officials, but the difficulty encountered in securing members without the intervention of special agents is apt to place the control and continuance of the associations within the power of the intervenors. In very many instances it has been found that the allegiance and loyalty of these individuals depend upon the extension of, or additions to, their jug-handle contracts. And once they sever their connection with an association, their zeal and activity in pointing out its weak spots is comparable only to their efforts to destroy its existence, by a transfer of the members to the agent's latest attachment. It is not surprising that the vehement individuals that prate unceasingly against old line companies should be found pursuing the most objectionable of their methods. In the prominent cases of this kind coming within the censure of the Department, and made manifest by its investigations, the names of former agents of defunct life insurance companies appear conspicuously. If mentioned they would be recognized as the inventors of chimerical plans, and the stentorian advocates of corporations whose weakness was their chief feature.

It is not difficult, then, to understand that mistrustfulness and doubt are engendered by the action and promises of such employes, or that such associations will have but a short-lived existence, when it is realized that the rights of their members are subordinate to the privileges and powers of the agents. The fair-minded people who are honest in their advocacy of this plan of preservation, and whose efforts are directed to protect themselves by reform within, and from danger without, the co-operative institutions, are fully cognizant of the troubles that threaten to destroy the usefulness

of all the associations. To them the Superintendent is confident he will not appeal in vain for assistance in the correction of the abuses described. The officers who prosecute their business in an honest way need have no fear that any doubt of the Superintendent as to the system of assessment insurance will be allowed to destroy or impair the existence of any legitimate organization. The law will be carried out in every case, without consideration or thought of the great influences which are often referred to as being continually at work, in and out of the Legislature, for and against co-operative associations. There will be no hesitation in criticising or closing up the affairs of any mismanaged institution, through contemplation of the effect it may have on the remaining associations; neither will the Superintendent condemn a society because it shows evidence of success, thus disproving the assertions and predictions of those who are paid to print their conclusions.

### *Plans.*

The pretenses and promises of some of the managers would be grotesque if they were not put forth in a serious way. It is not doubted that if the promoters of some of the advertised schemes were pecuniarily responsible, they could be compelled, personally, by reason of their false representations to make good their wondrous pledges. That the danger to honest assessment organizations caused by the practices of the catch-penny institutions is realized, will be seen by reference to the report of the Executive Committee of the Mutual Benefit Life Associations of America, made at the Ninth Annual Convention, held in October last, at Cincinnati, as follows:

*First.* The expense of management must be provided for, in the main, by fixed annual dues.

*Second.* The mortality rates at age of entry must be graded according to one of the combined standard mortality tables.

*Third.* If the mortality rates do not increase with age, after entry, the rates at entry must be loaded twenty-five per cent, at five per cent per annum, compound interest, and such loading with interest must be held as a liability or reserve and applied to the payment of the respective policies when they become claims, and the assessments upon surviving members correspondingly reduced.

*Fourth.* If the rates increase after age of entry, such increase must not be less than 100 per cent, or double the original rate, by the end of the probability of life or expectancy of the insured.

*Fifth.* If any sum of money or endowment is promised to members during life, such sum must be provided for by collecting monthly, quarterly, semi-annual, or annual payments in excess of the cost of mortality, that will, at four and a-half per cent per annum during the endowment period, amount to the sum promised.

*Sixth.* If a uniform rate for all ages is charged, the benefit to be paid must be graded according to the life expectation, and when graded according to life expectation from age of entry, the rate of assessment must be loaded at least twenty-five per cent, at the rate of five per cent per annum, and reserved and used in part payment of death claims in order to offset the increasing liability arising from the advancing age of members.

*Seventh.* All the modern precautions in selection must be rigidly enforced and no members admitted over the age of sixty.

The recommendations of the committee are quite commendable, and they are quoted here as the judgment of intelligent officials who by experience are entitled and competent to point out the apparent dangers to the system, and suggest the needed remedies.

The Superintendent does not desire to be understood as favoring or indorsing all of the above recommendations, and in particular he objects to the one referring to endowment payments, to which payments, on any assessment plan, he is opposed, as being futile and in contradiction of the theory of co-operative insurance. In the main, however, the report of the committee is exceedingly conservative, and will tend to protect the associations and their members from the evils



connected with the sham concerns that "have no hope of existence unless they, so to speak, undersell the honest ones, by promising larger benefits for the same money, or similar benefits for less money."

In the line of reform, also, is the action taken during this year, by the Illinois Masons' Benevolent Society, an institution that has paid in fourteen years about \$2,500,000 to the beneficiaries of its members. It was apparent from the experience of the Society, that while abundantly able to care for its present claims, it was evident "it had outlived the scheme upon which it was founded," and its survival depended entirely upon a change of its plan, so that assessments would be regulated by the increasing age of the member, instead of a uniform contribution without regard to age. This recognition of the only method that can give permanency to the co-operative plan of life insurance, is deserving of emulation by the organizations that are operating on the fallacious principle that served to lull the western organization into a fancied security, until "the Society languishes, and while the older men remain with it, without diminished risks, the young fail to be attracted in numbers sufficient to reduce the average age."

There is also another plan, adopted by some of the associations, that will bring them into disrepute and terminate their career, viz., the "Club system." Any certificate of co-operative insurance that robs the beneficiary of the amount contributed for her benefit, is foreign to all the principles underlying the theory of such protection. It is argued that the certificate holder is aware of the scheme which he enters into, and hence no injustice is done. Nevertheless the contract is purely speculative, alike contradictory of law and public morals, and should be prohibited the same as is gambling, if there is any right to believe it has a legal existence. Its promoters justify their operations

by quoting some recent decisions of city and civil courts, giving judgments on insurance contracts to persons having no insurable interest. The excuse is worthy, indeed, of the organizations that adopt a plan which fixes a profit for the member in the death of his associates, thus reversing the essential principle of life insurance, viz., that in the payment of claims remuneration is made in part or altogether for the loss caused the beneficiary by the death of the insured. It is pleasing to be able to add that the number of associations issuing these certificates is quite limited, and it is greatly to be desired that they shall have a monopoly of the business, for it means their certain destruction.

It is recommended that no organization shall be allowed to transact a combined life, health and accident business without being compelled to keep separate accounts for each branch, and in fact it is believed, from the results gathered by Department investigations, that the several institutions should be limited to the issuance of a single kind of certificate. The assessment-accident business, except as transacted by one or two associations, has not proved successful, and where it is combined with life and health insurance, it gives no promise of better results. The division of accounts referred to should be made for statistical purposes, if for no other reason.

#### *Advance Assessments.*

The right to make assessments in advance of losses was questioned during the year by a prominent insurance journalist. The complaint was made against a particular organization, on the ground that its notice of advance payment limited the cost of the insurance to not more than three assessments during the year, and as the association referred to made more than three assessments within that period, the

deficiency would have to be made up by those who had not paid in advance. The notice referred to, reads as follows:

"Members at a distance, by remitting one advance assesment, will have no further assessment-call for four months. By remitting two advance assessments, no further call will be made for six months."

The complaint was sent to the Attorney General, and that officer advised the Superintendent in substance that there could be no objection to the form of the notice submitted to him for his consideration; that the fact that a member is allowed to pay one or more assessments in advance, did not indicate any unfairness to other members; that there is nothing in the notice which limits the amount of the assessment, and if a member desires to pay in advance a sum sufficient to cover the amount of any possible assessment which might become due within any fixed time in the future, there could be no legal objection thereto.

### *Examinations.*

During the year 1884, an examination was ordered of all the New York organizations operating under the act of 1883. At the close of 1884, thirty-six associations had been subjected to investigation, without cost or expense of any kind to them, the charges having been met by the regular appropriation for the Department.

In a number of cases it was shown that there was lax management, and in a few instances that the officers and agents had been speculating in the claims against their associations. Such a proceeding is entirely indefensible and was not allowed to pass without rebuke. The officers were promptly notified of the causes for criticism, and it is a pleasure to be able to say that the recommendations of the Department have been complied with in nearly every case.

The general cause for complaint made during these investigations was, as a rule, confined to the use of the Death

Fund in the payment of expenses. It was apparent in a majority of cases that no wrong was intended to be perpetrated, nevertheless such payments were invariably found to be a violation of the by-laws which provided for the separation of the death assessments from the amounts to be used for expenses. It is scarcely necessary to add that such practices will bring disaster to the business. The Superintendent has not hesitated to criticise the officials responsible for this stated misuse of the funds, and while it affords him pleasure to say that the several boards of directors have shown a willingness to correct the wrongs, in some instances there has been a ludicrous attempt to charge the examiners with being prejudiced against the particular association, prompted by an opposition to the assessment business brought about by the influence of "Old Line Companies." Of course, the excuse to the members was intended to cover up developed irregularities of the officers.

There can be no valid objection to an assessment for the purpose of paying expenses, if it is deemed advisable to pursue that course, rather than to collect such payments by annual dues or initiation fees; and in cases where such dues or fees are not sufficient, an assessment for expenses, if permissible by the by-laws or constitution, is entirely legitimate and proper. The point is that all notices of assessments should state, in some concise or specific way, their purpose, so that the members will not be deceived, as they have been, by assuming that all assessments were for loss purposes, while the funds are being used for the remuneration of the officers of the association. Attention is here called to section 17 of chapter 175, Laws of 1883, reading as follows:

§ 17. Each notice of assessment made by any corporation, association or society transacting the business of life or casualty insurance, or both, upon the co-operative or assessment plan, made upon its members, or any of them, shall truly state the cause and purpose of such assessment.

Every member should be furnished with a copy of the constitution and by-laws, as they are now required to be served with notices of changes therein, and if provision is made that surplus assessment moneys can be used for a reserve fund, or in liquidation of the expenses, then let the notice contain a reference to the section that authorizes such a disposition of the payments, and notify the members, after the assessments have been paid, what use was made of their contributions. The welfare and success of the various societies and associations depend upon the ability of the officers to retain the confidence of the members by their prudence and honorable management, and all efforts to deceive them by carefully concealed methods through death notices which are everything else but what they purport to be, will be attended with discomfiture to the schemers, and the failure of their organization will soon follow. The law of 1883 has worked very well, and, if it needs amendment, care should be taken that the faults of the mismanaged concerns should not be allowed to terminate the existence of those organizations in which the management has been satisfactory to the members and this Department.

During these investigations a question arose as to whether the Department could be compelled to furnish copies of the reports made, on payment of the statutory fees.

The Attorney General decided that the rights and duties of the Superintendent must be determined by the terms and provisions of chapter 175, Laws of 1883; that the result of an examination must be evidenced by some written report by the Superintendent himself, or made to him by the person designated by him to make the examination, and necessarily filed in his office for future reference or for official action; that this report is a "paper filed in his office," within the meaning of section 15 of the act of 1883, and if the institution examined, through any of its officers or mem-

bers, should require from the Superintendent a copy of this paper, it would be clearly his duty to furnish a certified copy of the document; that it did not follow, however, that the Department was bound to furnish the information communicated to it to rival associations or to persons who had no interest in the organization examined or its business affairs, for it was obvious that such information might be used for an improper purpose; that in the exercise of a sound discretion it was the duty of the Superintendent to refuse to furnish such report to a rival organization, or to any individual not a member of the association. Since the Attorney General gave his views in the matter all applications for copies of investigations have been denied, except those of the society examined, or of its members.

The investigations herein referred to have been made quietly and thoroughly. The associations have not been charged for services or disbursements, and no discrimination has been made as to any particular class or kind. Each town and city were taken up in order, and every association located therein investigated. These examinations will continue until the list of the organizations has been exhausted.

It is not expected that the general system of book-keeping in vogue will be found perfect, owing to the comparatively recent legislation establishing the forms and methods of reports, but it is quite desirable that the institutions remaining uninvestigated shall, so far as possible, facilitate the Department work by keeping their accounts in accord with the annual statement blanks.

The following is a list of the associations investigated during 1884, with the date of the investigation :

NAME.	Place of business.	Date of report.
American Co-operative Relief Association.....	Syracuse.....	May 21
Bankers and Merchants' Alliance.....	New York.....	December 13
Buffalo Mutual Life and Reserve Association.....	Buffalo.....	June 12
Buffalo Mutual Accident Association.....	Buffalo.....	March 6
Chenango Mutual Relief.....	Oxford.....	July 17
Commercial Travelers' Association of the State of New York.....	Syracuse.....	May 22
Commercial Travelers' Mutual Accident Association of America.....	Utica.....	July 24
Co-operative Life and Accident Association of the United States.....	New York.....	December 16
Empire Order of Mutual Aid.....	Lockport.....	May 28
Equitable Reserve Fund Life Association.....	New York.....	December 19
Expressmen's Mutual Benefit Association.....	Elmira.....	June 30
Home Benefit Association.....	New York.....	Sept. 20, Dec. 3
Home Benefit Society.....	New York.....	November 22
*Jamestown Accidental Association.....	Jamestown.....	December 4
Knights of St. John and Malta, Chapter General of America.....	Syracuse.....	July 15
Masonic Life Association of Western New York.....	Buffalo.....	March.....
Mercantile Mutual Accident Society.....	Albany.....	May.....
Mutual Aid and Accident Association.....	Rochester.....	April 22
Mutual Benefit Life Association of America.....	New York.....	September 13
Mutual Relief Society.....	Rochester.....	Apr. 9, Nov. 1
* Mutual Safety Fund Accident Association.....	Dunkirk.....	June 10
* New York Life, Accident and Health Association.....	Auburn.....	May 13
New York National Mutual Aid Society.....	Rochester.....	April 14
New York State Mutual Benefit Association.....	Syracuse.....	May 10, Aug. 3
Odd Fellows' Mut. Aid and Benefit Ass. of the Co. of Monroe.....	Rochester.....	April 26
Patrons' Aid Society.....	Elmira.....	July 19
People's Benefit Association of the State of New York.....	Syracuse.....	May 21
People's Mutual Benefit Association.....	Owego.....	May 24
Royal Templars of Temperance, Supreme Council.....	Buffalo.....	March 18
Southern Tier Masonic Relief Association.....	Elmira.....	June 30
Union Benefit League.....	New York.....	December 3
Union Mutual Association.....	Bath.....	June 30
United Workmen, Ancient Order of.....	Dunkirk.....	June 3
United Workmen, Ancient Order of, Grand Legion Select Knights of New York and Pennsylvania.....	Buffalo.....	June 14
Western New York Masonic Relief Association.....	Rochester.....	April 26
Women's Mutual Insurance and Accident Co.....	New York.....	November 4

### CO-OPERATIVE ASSOCIATIONS OF THIS STATE, ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883, UP TO DECEMBER 31, 1884.

1883.

NAME.	Location.
Bank Clerks League.....	No. 14 Pine street, New York.
Chautauqua Mutual Life Association.....	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America.....	No. 226 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton.....	Binghamton, N. Y.
Equitable Reserve Fund Life Association.....	No. 109 and 171 Broadway, New York.
Grand Temple of the Templars of Liberty of America.....	No. 412 West 39th street, New York.
Jamestown Accidental Association.....	Jamestown, N. Y.
Jewelers' League of the City of New York.....	No. 170 Broadway, New York.
Mercantile Benefit Association of New York.....	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association.....	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association.....	Dunkirk, N. Y.
Mutual Trust Fund Life Association.....	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York.....	No. 123 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars.....	No. 732 Fulton street, Brooklyn, N. Y.
Supreme Council of the Legion of Justice.....	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York.....	No. 263 Broadway, New York.

\* Has ceased to transact business.

## CO-OPERATIVE ASSOCIATIONS OF THIS STATE, ETC.—(Continued).

1884.

NAME.	Location.
Acme Mutual Indemnity Association .....	No. 735 Broadway, New York.
American Sons of Israel .....	No. 835 Broadway, New York.
Bank Clerks Mutual Benefit Association .....	No. 143 Nassau street, New York.
Court Buffalo, No. 6933, Ancient Order of Foresters .....	No. 196 Seneca street, Buffalo, N. Y.
Cosmopolitan Relief Association .....	No. 13 Park Row, New York.
Cooks and Pastry Cooks' Association of New York .....	No. 392 Bowery, New York.
Family Fund Society .....	No. 7 Murray street, New York.
Fishermen's Mutual Benefit Association .....	Fulton Fish Market, New York.
Golden Eagle Association .....	No. 206 Broadway, New York.
Grand Army Mutual Benefit Association .....	No. 132 Nassau street, New York.
Globe Mutual Benefit Society .....	No. 696 Broadway, New York.
Home Provident Safety Fund Association .....	No. 89 Liberty street, New York.
Merchant Tailors' Society of the City of New York .....	No. 174 Fifth avenue, New York.
Mohawk Valley Sick Benefit Association .....	Amsterdam, N. Y.
National Masonic Co operative Relief Association .....	No. 6 Masonic Temple, Buffalo, N. Y.
Queen City Lodge No. 102, of the Order Sons of St. George, of Buffalo, N. Y. ....	No. 363 Main street, Buffalo, N. Y.
United States Mutual Accident Association .....	No. 409 Broadway, New York.
Union Mutual Benefit Association of the City of New York .....	New York City, N. Y.
Volunteer Firemen's Association of the City of New York .....	No. 17 Rose street, New York.
Western New York Relief Association .....	Sherman, N. Y.

CO-OPERATIVE ASSOCIATIONS OF OTHER STATES, ADMITTED TO  
TRANSACTION BUSINESS IN THIS STATE, UNDER THE PROVISIONS  
OF CHAPTER 175, LAWS OF 1883, UP TO DECEMBER 31, 1884.

NAME.	Location.
Covenant Mutual Benefit Association .....	Galesburg, Ill.
Equitable Aid Union .....	Columbus, Pa.
Fidelity Mutual Aid Association .....	Philadelphia, Pa.
Knights Templar and Masonic Mutual Aid Association .....	Cincinnati, O.
Masonic Mutual Life Association .....	Cleveland, O.
Order of the Golden Chain .....	Baltimore, Md.
Supreme Council, Catholic Knights of America .....	Lebanon, Ky.



The following co-operative associations have ceased to make statements to the Department since the passage of chapter 256, Laws of 1881, and chapter 175, Laws of 1883:

NAME.	Location.
Acme Mutnal Indemnity Association.....	New York.
Accidental Weekly.....	South Dayton, N. Y.
Albany Firemen's Relief Association.....	Albany.
American Sons of Israel.....	New York.
Amt Verdener.....	New York city.
Bank Clerks' League.....	New York.
Brooklyn Masonic Mutual Benefit.....	Brooklyn, N. Y.
Brooklyn Mutual Benefit.....	Brooklyn, N. Y.
Brothers of Honor.....	New York city.
Capital City Benefit.....	Albany, N. Y.
Central Association Odd Fellows.....	New York city.
Co-operative Relief Association.....	Waverly, N. Y.
Court Buffalo, No. 6953, Ancient Order of Foresters.....	Buffalo, N. Y.
Cooks and Pastry Cooks' Association.....	New York.
Dutchess Mutual.....	Poughkeepsie.
Enterprise Mutual Benefit.....	New York city.
Eureka Aid.....	New York city.
Excelsior Mutual Aid.....	Havana, N. Y.
Farmersville Mutual.....	Farmersville, N. Y.
Free Masons' Mutual.....	Brooklyn, N. Y.
Friendly Mutual Relief.....	Brooklyn, N. Y.
Garfield Life and Accident.....	New York city.
German Benevolent.....	Schenectady, N. Y.
Grand Army Mutual Benefit Association.....	New York.
Greenpoint Masonic.....	Brooklyn, N. Y.
Hand in Hand.....	New York city.
Home Circle.....	Boston, Mass.
Home Mutual Aid Association.....	Boston, Mass.
Jamestown Accidental Association.....	Jamestown, N. Y.
Knights of the Maccabees.....	Buffalo, N. Y.
Knights of the Maccabees.....	Warsaw, N. Y.
Knights of S. F. and I.....	Syracuse, N. Y.
Knights of Tara.....	New York city.
Manufacturers and Mechanics' Relief.....	Amsterdam, N. Y.
Mystic Tie Mutual Benefit Association.....	New York.
Mariners' Mutual.....	New York city.
Massachusetts Benefit Association.....	Boston, Mass.
Masonic Relief.....	Syracuse, N. Y.
Masonic Mutual Aid.....	Cold Spring, N. Y.
Mercantile Mutual Accident Association.....	Boston, Mass.
Mutual Benefit Associates.....	Rochester, N. Y.
Mutual Friends of America.....	Brooklyn, N. Y.
Mutual Provident.....	New York city.
Mutual Reserve and Endowment.....	New York city.
Mutual Safety Fund Accident Association.....	Dunkirk.
National Guard Mutual Benefit Association.....	Brooklyn.
New England Mutual Aid.....	Boston, Mass.
New York Ferry Engineers.....	New York city.
New York Life, Health and Accident Association.....	Auburn, N. Y.
New York Masonic Mutual Benefit.....	New York city.
New York Mutual Accident.....	Utica, N. Y.
New York Post-office Mutual Aid.....	New York city.
Odd Fellows' Benefit.....	Elmira, N. Y.
Odd Fellows' Protective Union.....	Rochester, N. Y.
Odd Fellows' Relief.....	Albany, N. Y.
People's Relief.....	Albany, N. Y.
Press Mutual Aid.....	New York city.
Protective Mutual.....	Norwich, N. Y.
Richmond Relief.....	Tottenville, N. Y.
Ringgold Mutual.....	Brooklyn, N. Y.
Sons of Temperance.....	New York city.
Sons of Temperance.....	Washington.
Stafford Benefit.....	Stafford, N. Y.
Steamboat Pilots.....	New York city.
Utica Mutual Benefit.....	Utica, N. Y.
Union Mutual Benefit Association.....	Boston, Mass.
Union Mutual Benefit Association.....	New York.
Volunteer Firemen's Association.....	New York.
Waverly Co-operative.....	Waverly, N. Y.
Western New York Accident.....	Castile, N. Y.
Workingmen's Club.....	New York city.
Workingmen's Protective.....	Coeymans, N. Y.
Workingman's Mutual.....	Silver Creek, N. Y.

## BUSINESS OF 1884.

## ASSETS.

*Table No. I,*

Gives the assets of life insurance companies doing business in this State on the thirty-first of December last. The gross assets amount to \$491,487,719.35, an increase of \$19,681,798.58 compared with the amount reported for 1883. Of this gross amount of assets home companies possess \$264,590,232.61; other States' companies \$226,897,486.74. The item of premium notes and loans has decreased since December 31, 1883, \$472,178.39. Deferred and unpaid premiums have increased, \$461,589.78 during the year.

## LIABILITIES.

*Table No. II.*

If capital stock, \$4,290,500, be excepted, the liabilities aggregate \$409,676,528.19. The increase during the year was \$18,168,700.71. The liabilities of New York State companies were \$221,435,846.99; of other States, \$188,240,681.20. The aggregate surplus, as regards policyholders, \$81,811,191.16. Of New York companies, the surplus amounts to \$43,154,385.62; of other States, \$38,656,805.54.

## INCOME.

*Table No. III.*

The aggregate amount of income was \$96,974,376.49, being \$4,411,612.94 more than was received in 1883. The excess of income over expenditures was \$20,342,278.26. Three companies expended \$184,506.10 more than their income.

## EXPENDITURES.

*Table No. IV.*

This table presents the aggregate expenditures at \$76,632,098.23, being \$4,888,509.35 more than in 1883. Of this amount \$35,602,543.45 were paid for losses and claims;

\$9,503,530.33 for policies lapsed and surrendered; \$329,091.30 for dividends to stockholders; \$13,043,498.02 for dividends to policyholders; \$6,757,617.10 for commissions; \$4,080,832.42 to officers and medical examiners, leaving \$7,314,985.61 to be accounted for in other ways.

### POLICY RECORD FOR 1884.

#### Table No. V.

The New York State companies issued 82,237 policies, insuring \$215,048,030, while 47,767 policies terminated, insuring \$131,012,386. Other States' companies issued 45,728 policies, insuring \$106,262,140, while 35,288 policies terminated, insuring \$83,299,741; thus making an aggregate of 127,965 policies issued during the year, insuring \$321,310,170, and 83,055 policies terminated, insuring \$214,312,127. It appears from this table that the companies issued 17,663 more new policies and \$13,245,277 more insurance than in the preceding year; while 16,855 more policies and \$32,394,473 more insurance terminated, compared with the previous year. The terminated policies are scheduled as follows:

	Number.	Amount.
Deaths.....	9,183	\$24,871,825
Endowments.....	4,781	8,552,301
Expiry.....	2,466	8,334,126
Surrendered.....	12,524	42,103,980
Lapsed.....	36,886	77,850,963
Changed.....	1,233	5,175,195
Not taken.....	15,982	47,423,737
Totals.....	83,055	\$214,312,127

### INCREASE AND DECREASE OF INSURANCE.

#### Table No. VI.

This table shows the business done by each company as compared with the preceding year, and the aggregate of increase or decrease. Twenty-four companies show an increase

of 46,560 policies, while five present a decrease of 1,652 policies. Twenty-two companies show an increase in the amount of insurance of \$112,738,495, while seven return a decrease of \$5,740,452, thus giving a net increase of 44,908 policies and \$106,998,043 in amount insured.

### CLAIMS BY DEATH.

*Table No. VII.*

There are shown by this table the number and amount of claims by death, the ratios of the same to the average number and amount of policies in force for the years 1882, 1883 and 1884. The aggregate in 1884 is more than that of 1882 by 902 in number and \$2,376,724 in amount; it is greater than that of 1883 by 91 in number and \$182,718 in amount. Eighteen companies show a greater number and nineteen a greater amount of claims as compared with 1882, while twelve companies show a greater number and thirteen a greater amount as compared with 1883. The corresponding ratios in the case of each company, and in the aggregate for each year, are also given in this table. The following is a recapitulation of the figures of the table:

YEAR.	No. of deaths.	Amount of policies.	Ratio to numbers and amounts in force.	
1882.....	8,281	\$22,495,101	1.30	1.42
1883.....	9,093	24,639,107	1.33	1.45
1884.....	9,183	24,871,835	1.36	1.37
Totals.....	26,556	\$72,056,083	1.35	1.37

### RATIOS.

*Table No. VIII.*

Table No. VIII gives the ratios obtained by a comparison with each other in various ways of the net assets, premium reserve, risks in force, premium notes and loans, deferred and uncollected premiums, severally and in gross.

## POLICIES CLASSIFIED AND NEW YORK BUSINESS.

*Table No. IX.*

Table No. IX gives the kind of policies issued by each company, and the business done in the State of New York during the year 1884. It will be seen that at the close of last year the companies doing business in this State had outstanding 750,567 policies, insuring \$1,870,728,059. Of these 553,944, insuring \$1,426,692,966 are whole life; 174,479, insuring \$394,435,074, are endowment; 22,144, insuring \$49,600,019, represent all other kinds of policies, including short term and irregular.

Table No. IX also shows the business done in New York, as reported: 134,144 policies, insuring \$357,253,798, were in force on the 31st day of December, 1884. During the year preceding 27,238 policies, covering \$46,124,147 of insurance, were issued; \$12,297,151.94 were received in premiums, \$7,050,982.55 were paid for losses and \$6,982,780.93 represent the losses incurred.

## CASUALTY COMPANIES.

*Table No. X.*

The assets of the nine Casualty and Fidelity Companies are reported at \$4,988,476.21; liabilities, except capital, \$1,690,893; capital, \$2,457,560; net surplus, \$840,023.21; income, \$3,874,835.43; expenditures, \$3,518,209.93, and risks in force, \$337,129,169.

## SECURITIES ON DEPOSIT.

*Table No. XI.*

Table No. XI shows the nature and amount of securities on deposit in this Department, not only of life companies, but of every company required, by existing laws, to make a

deposit for the benefit of its policyholders. The following is a recapitulation of the table:

New York Fire companies.....	\$2,185,000 00
New York Life companies.....	1,780,782 44
New York Co-operative associations.....	100,000 00
New York Casualty companies.....	601,656 79
Foreign Fire.....	7,198,903 13
Foreign Marine.....	1,000,000 00
Foreign Casualty.....	300,000 00
Foreign Life.....	350,000 00
Other States' Fire.....	100 00
Total.....	<u>\$13,516,442 36</u>

#### COMPANIES AUTHORIZED.

##### *Table No. XII.*

Table No. XII gives a complete list of the thirty-nine Life, Casualty and Fidelity insurance companies authorized to transact business in this State, for the year ending December 31, 1884, with their location and officers. One company has been added to this list since last year, viz.: American Surety Company, New York city, organized April 11, 1884; capital, \$500,000.

#### RECEIPTS AND EXPENDITURES.

##### *Table No. XIII.*

Table No. XIII gives the receipts and expenditures of the Insurance Department for the fiscal year ending September 30, 1884, with the names and compensation of the employés.

The total receipts of the Department are \$86,056.68. The total expenditures, \$59,172.94.

#### REGISTERED LIFE POLICIES.

The following table gives the particulars of the registered policies of the Metropolitan Life Insurance Company of New York, and the several numbers and amounts issued and in

force, with the reserve and deposits to meet the same, on the 30th day of June, 1884. This company has ceased to register its policies.

NAME OF COMPANY.	Policies issued from begin-ning.	Whole amount of insurance.	No. of policies in force.	Amount of insurance in force.	Deposit.	Reserve.
Metropolitan .....	1,401	\$4,542,760	110	\$375,088	\$142,235 00	\$72,633

#### SUPERINTENDENT AS ATTORNEY.

The Superintendent, during 1884, was served as attorney, pursuant to chapter 346, Laws of 1884, in the following described suits:

Date of service.	PLAINTIFF AND DEFENDANT.	Date of Summons.
October 13, 1884...	Christina Wagner v. Fidelity Mutual Life Association of Philadelphia, Pa. Damages claimed, \$3,000.....	October 4, 1884
November 23, 1884...	Jeremiah J. O'Connor v. Prudential Insurance Company of America, of Newark, N. J. Damages claimed, \$50.97.....	November 3, 1884
November 27, 1884...	Charles P. Kreizer v. Supreme Council Order of Chosen Friends, Indianapolis, Ind. Damages claimed, \$3,000.	November 24, 1884
December 26, 1884...	Smith Sherman v. Accident Insurance Company of North America, of Montreal, Canada. Damages not named.	December 26, 1884

#### THE PROGRESS OF LIFE INSURANCE.

The history of the life insurance business, transacted by the twenty-nine companies licensed to carry on business in this State, presents some remarkable features. Omitting for the present purpose of comparison all reference to the 1,092,529 industrial policies outstanding, the increase from 49,000 policies covering \$141,497,978, reported in 1859, to 750,537 policies, insuring \$1,870,728,059, in 1884, is truly wonderful.

The twenty-five years that have passed since the first statements were rendered have not been a continuous era of prosperity, either with the companies or the business community. The rebellion, the financial panics during its progress, and since its close, the failures of over forty companies and the distrust and doubt cast on all thereby, have had their militating influence during the greater part of the time

referred to. Yet, to-day, the companies that have survived these disastrous periods present a financial growth that stands unrivaled in the history of monetary institutions, and with a prospect of continued prosperity that will scarcely admit of comparison. The payment of \$897,272,182 to beneficiaries, and an invested account of \$491,487,719, entitle the trustees to a reward which no personal expression will compensate. The achievement of this grand success belongs to no one who has passed away, for the men who are identified with it continue to labor unceasingly in their trust. It is such an easy task to criticise the companies without cause, that it is not a surprise to find so many critics; the wonder is that there should be a limit to their number. But so it is, when either individuals or corporations have succeeded in business, the professional carper prepares himself to hint—for his own safety it never gets beyond an innuendo—that something must be wrong. The corporation receiving its chartered life from the State, and depending upon it for its existence, unlike the individual, is subject thereby to an attack by a method which admits of no redress, notwithstanding the maliciousness and evil motive of its originator may be, and generally is, as evident as the noonday sun.

Through all these difficulties the companies have thrived, and at this date, after complying with all the rigid requirements of the State laws, they show a surplus of \$81,811,191.16 above every liability.

It is admitted that in some of the defunct companies there have been grave errors of management, and instances have occurred of speculation and fraud that have been astounding. All these have been described, and the punishment of the offenders sought, and in some instances secured, in the way fixed by law for the trial and conviction of evil-doers. These cases give no license, however, to destroy sound institutions by drag-net inquiries, characterized by less than a little knowl-



edge of the business, and prompted by the hope of a reward not looked for in the answers. Notwithstanding all the possibilities of injury that may be open in this way, to create distrust and fear among the policyholders, the companies continue to gain new adherents. During the past five years they have had an increase of 140,000 policyholders and \$394,000,000 insurance. The assets have increased over \$73,000,000 and the surplus \$10,000,000 in the same time. These facts are cited to show that within the companies there is no discontent to be found. The trouble is with those who are not within them, but want to be. Nevertheless, the organizations will doubtless continue to add new members and command patronage at home and abroad. It is not to be assumed that they will ever be free from imputation and harassment, even if they continue their wonderful improvement in resources and public confidence, unless, indeed, there should be like progress in human nature, and a corresponding decrease in the wants of man.

The *résumé* of the transactions of the companies reported herein, which follow the concluding paragraph of this subject, presents a monument of the progress of the business that will endure with time. It has strength enough from foundation to cap-stone to resist all efforts to deface it, and it will last when men pass away. A condensed statement of the business since 1858 is given in the following table, showing the number and amount of policies in force, Gross Assets, Gross Liabilities and Surplus of Life Insurance Companies of this State, and of other States transacting business in this State, separately and combined.

## NEW YORK STATE COMPANIES.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policy-holders.
1859	8	22,690	\$72,197,436 32	\$11,329,085 31	\$7,998,379 06	\$3,329,706 23
1860	11	27,140	85,371,499 67	12,745,559 82	8,804,076 49	4,941,483 33
1861	11	23,446	86,134,147 29	15,010,497 49	9,268,556 43	5,741,941 06
1862	13	35,453	101,474,077 46	17,457,909 58	14,094,400 15	3,363,509 43
1863	13	49,631	140,638,497 10	20,362,506 83	15,026,794 84	5,335,716 99
1864	17	70,429	194,819,324 45	26,074,191 01	18,060,140 33	8,014,050 49
1865	18	101,780	289,846,316 50	32,330,840 00	24,305,084 97	9,024,905 33
1866	24	151,662	437,556,780 47	47,217,087 81	34,735,358 63	12,481,729 18
1867	28	206,966	612,731,431 08	65,023,973 64	45,967,949 40	19,055,729 24
1868	34	270,531	795,509,710 45	89,033,961 45	70,913,818 78	18,150,147 69
1869	41	334,188	944,744,815 65	113,154,363 77	92,683,066 68	20,471,297 09
1870	41	377,437	1,039,662,517 00	133,119,187 48	113,445,941 60	19,073,245 85
1871	39	347,398	1,059,543,406 00	150,543,623 89	129,218,364 04	21,325,559 85
1872	33	339,690	1,051,970,818 00	166,277,986 00	145,660,891 98	20,617,094 02
1873	27	335,781	1,051,099,364 00	180,595,403 21	158,516,342 25	22,079,060 96
1874	23	372,931	1,002,994,596 00	195,330,920 95	167,912,004 39	27,424,616 56
1875	30	357,619	966,725,968 00	203,132,743 60	174,378,107 53	26,724,936 08
1876	17	313,026	857,036,537 00	200,502,681 31	172,015,097 15	23,487,544 16
1877	15	284,786	792,895,545 00	201,342,801 04	171,812,054 50	20,080,746 54
1878	15	275,718	753,194,123 00	206,152,630 84	174,793,388 73	31,759,239 11
1879	13	261,799	730,648,500 00	202,163,831 91	169,675,366 78	32,877,465 13
1880	12	273,087	762,734,501 00	214,147,574 03	177,357,829 54	37,380,744 49
1881	13	286,173	815,276,389 00	225,066,513 02	187,050,070 49	38,951,541 54
1882	13	311,179	835,654,959 00	227,753,055 00	197,432,111 15	40,350,913 85
1883	13	341,397	979,070,669 00	261,173,410 10	209,559,977 30	42,416,432 80
1884	12	375,397	1,063,106,313 00	264,590,223 61	221,435,846 59	43,154,385 68

## OTHER STATES' COMPANIES.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policy-holders.
1859	6	25,918	\$59,300,541 50	\$8,905,999 27	\$7,465,557 26	\$1,440,441 91
1860	6	26,906	78,331,955 64	10,370,127 03	8,355,796 97	2,014,330 06
1861	6	26,756	78,131,905 15	11,656,599 55	9,009,646 97	2,646,952 58
1862	6	29,799	82,433,499 97	12,665,433 17	9,697,038 55	2,968,395 62
1863	9	43,364	127,030,250 13	17,575,634 27	13,626,358 86	3,949,275 41
1864	10	76,300	300,853,730 33	23,953,106 39	16,656,090 14	6,297,016 25
1865	12	107,612	291,035,986 96	31,001,238 24	22,126,354 59	8,875,718 65
1866	15	153,729	427,519,096 77	44,384,940 16	30,853,311 13	13,516,776 08
1867	15	194,174	549,003,345 24	50,025,973 76	42,630,73 96	17,393,799 80
1868	31	297,063	733,474,974 37	56,198,339 26	64,893,144 43	21,305,223 63
1869	28	322,384	891,373,003 32	114,612,661 80	87,630,904 68	26,981,737 12
1870	30	370,370	954,323,438 00	136,401,233 23	107,589,304 62	28,813,043 69
1871	29	397,995	1,041,863,426 00	152,014,375 34	125,232,117 15	26,680,868 19
1872	27	417,764	1,062,771,773 00	162,890,556 70	133,084,336 37	26,294,341 90
1873	30	451,300	1,094,897,814 00	170,243,331 26	153,084,336 37	26,210,095 81
1874	27	466,603	994,341,632 00	191,944,976 96	180,490,147 31	31,454,428 55
1875	25	417,006	955,317,178 00	200,010,277 96	187,952,45 34	32,067,392 64
1876	31	393,153	973,558,653 00	206,908,651 29	174,264,138 31	32,636,967 91
1877	19	343,510	773,309,738 00	185,077,739 75	167,536,518 91	32,073,351 68
1878	19	357,185	787,697,100 00	187,536,518 91	164,726,237 57	32,774,226 34
1879	19	353,697	709,312,665 00	193,953,961 14	169,031,704 68	32,380,256 63
1880	18	335,644	713,250,671 00	203,303,435 23	189,031,704 68	34,271,924 80
1881	17	353,093	734,572,153 00	203,310,947 58	189,812,325 88	34,497,631 75
1882	17	350,279	761,998,913 00	211,819,292 17	176,416,435 29	35,480,446 89
1883	17	364,263	784,659,346 00	219,832,610 07	181,950,850 18	37,881,860 49
1884	17	374,700	807,631,746 00	226,997,436 74	188,240,631 20	38,656,560 64

## COMPANIES OF THIS AND OTHER STATES COMBINED.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policyholders.
1859	14	42,608	\$141,497,977 89	\$30,536,084 58	\$15,464,596 44	\$5,071,148 14
1860	17	56,046	168,705,455 81	24,115,686 85	17,150,873 45	6,565,518 39
1861	17	57,302	164,355,052 44	26,670,397 04	18,278,402 40	8,391,994 64
1862	18	65,252	183,962,577 43	30,132,331 75	23,791,458 70	6,331,873 05
1863	22	98,096	267,656,977 23	37,839,190 10	28,685,153 70	9,173,036 40
1864	27	146,739	395,708,054 77	49,037,297 40	34,718,380 65	14,308,086 74
1865	30	300,392	580,882,253 46	64,232,123 34	46,341,439 26	17,890,623 86
1866	39	805,390	965,106,877 24	91,597,037 97	65,588,323 76	25,996,505 21
1867	48	401,140	1,161,739,776 27	125,548,161 40	88,597,422 86	36,951,629 04
1868	55	577,594	1,538,984,685 32	175,362,339 71	135,606,658 19	39,455,371 52
1869	69	656,572	1,586,617,518 97	237,767,085 57	180,813,971 85	47,453,054 21
1870	71	747,807	2,023,884,965 00	369,530,440 76	231,082,146 22	48,483,294 54
1871	68	785,380	2,101,481,834 00	302,558,199 23	254,551,781 19	48,006,418 04
1872	59	804,444	2,114,742,591 00	335,168,042 70	288,337,106 78	46,841,436 92
1873	56	817,081	2,086,027,178 00	360,140,684 49	311,550,927 62	48,589,756 87
1874	50	799,534	1,997,386,230 00	387,281,936 81	338,392,561 70	58,889,345 11
1875	45	774,635	1,922,043,146 00	403,142,661 58	342,380,652 36	60,812,638 72
1876	38	706,179	1,735,995,190 00	407,406,322 53	346,273,780 46	61,126,552 07
1877	34	633,096	1,556,105,823 00	396,420,390 79	334,816,492 57	61,604,098 22
1878	34	612,843	1,480,821,228 00	404,079,144 75	339,585,036 30	64,493,518 45
1879	31	565,486	1,439,061,165 00	401,515,738 05	338,238,071 30	65,277,731 75
1880	30	608,681	1,475,996,172 00	417,951,09 81	346,389,340 08	71,561,669 29
1881	29	627,265	1,539,848,661 00	429,277,459 60	356,884,336 31	73,413,103 29
1882	29	661,456	1,637,648,872 00	449,602,347 17	373,850,366 44	76,751,390 73
1883	29	705,659	1,763,780,015 00	471,805,380 77	391,507,337 48	80,298,038 29
1884	29	750,567	1,870,728,089 00	491,487,719 35	409,676,538 19	81,811,191 16

The premium receipts of the companies and the payments made by them to policyholders, from date of organization to December 31, 1884, are shown by the following tables:

## NEW YORK COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policyholders.
Brooklyn	July, 1864	\$7,913,119	\$5,597,346
Equitable	July, 1869	136,161,339	81,072,487
Germania	July, 1860	26,969,940	16,169,775
Home	May, 1860	14,021,140	9,515,925
Homeopathic	July, 1868	2,571,789	1,552,515
Manhattan	August, 1850	29,014,748	22,490,777
Metropolitan	June, 1867	15,156,465	7,944,381
Mutual	February, 1843	370,991,593	216,094,213
New York	April, 1845	180,574,997	81,113,229
Provident Savings	August, 1875	642,752	297,381
United States	March, 1860	17,056,638	11,712,537
Washington	February, 1860	19,291,397	12,206,136
Totals		\$669,366,957	\$466,723,601

## OTHER STATES' COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policyholders.
Aetna, Conn. ....	January, 1850...	\$74,025,954	\$54,902,748
Berkshire, Mass. ....	September, 1851....	9,599,491	6,559,137
Connecticut General .....	October, 1855.....	3,682,334	1,554,157
Connecticut Mutual .....	December, 1846.....	137,538,478	112,253,221
John Hancock, Mass. ....	December, 1853.....	9,723,120	6,512,221
Massachusetts Mutual .....	August, 1851.....	30,468,739	13,793,910
Mutual Benefit, N. J. ....	April, 1845.....	102,308,408	88,672,057
National, Vt. ....	February, 1850.....	5,535,128	3,245,195
New England Mutual, Mass. ....	December, 1843.....	46,761,729	37,024,909
Northwestern, Wis. ....	November, 1853.....	45,637,420	34,135,043
Penn. Pa. ....	May, 1847.....	31,794,538	14,145,150
Phoenix, Conn. ....	May, 1851.....	39,370,368	24,054,268
Provident, Pa. ....	June, 1855.....	13,566,687	5,876,884
Prudential, N. J. ....	January, 1876.....	3,406,139	212,539
State Mutual, Mass. ....	June, 1845.....	6,160,382	4,216,727
Travelers' .....	July, 1856.....	10,344,363	3,967,318
Union Central, O. ....	March, 1857.....	6,343,073	3,145,904
Union Mutual, Me. ....	October, 1849.....	27,309,196	20,833,479
Totals.....		\$590,580,590	\$481,543,561
Aggregates .....		\$1,249,947,547	\$897,973,132

## DEFUNCT COMPANIES.

It is provided in the act of 1853, regulating the organization of life insurance companies, that in the event of the dissolution of any company, the court may decree a distribution of its effects, including the securities deposited with the Superintendent. Doubtless, no separate payment by the Superintendent was intended, but, owing to the peculiar wording of the law, it was held by the highest court of the State that a transfer of the Department general deposit to the receiver could not be made, and that the fund must be distributed by the Superintendent. The expense of this unnecessary second distribution has been very great, and the allowances therein made to actuaries and attorneys have been quite extravagant. In many cases, the valuations of claims had been already ascertained, but they were completely ignored, and the proceedings in the second suit were carried out, as if there never had been any adjudication of the affairs of the respective companies. It was the desire of the Superintendent that this wrong should not be repeated in the several cases not acted upon, and he sought the aid of

the Legislature to enable him to save to the policyholders the expense of such suits. This desired result was obtained by the enactment known as chapter 285, Laws of 1884. The following tables describe the transfers made pursuant to said act, and also give the particulars relating to the companies that have failed, since their dissolution.

**SECURITIES AND CASH TRANSFERRED BY THE DEPARTMENT TO RECEIVERS, IN ACCORDANCE WITH THE PROVISIONS OF CHAPTER 285, LAWS OF 1884.**

NAME OF COMPANY.	Name of Receiver.	Bonds and mortgages, credited for.	United States b'ds, par value.	Cash.	Total securities and cash.
Atlantic Mutual Life Insurance Co.....	Edwd. Newcomb, Albany.	.....	\$100,000	\$38,434 95	\$138,434 95
Continental Life Insurance Co.....	A. B. Hepburn, New York	.....	81,950	45,107 58	127,057 58
Globe Mutual Life Insurance Co.....	Alden S. Swan, New York	.....	100,000	39,173 00	139,173 00
Knickerbocker Life Insurance Co.....	Chas. H. Russell, N. York	.....	86,350	31,012 30	107,362 30
Universal Life Insurance Co.....	Nat. D. Wendell, Albany,	\$5,000	64,300	31,685 89	100,985 89
Western New York Life Insurance Co. }	D. W. Tomlinson and O.C. Parker, Batavia.....	31,734	.....	12,530 83	44,254 83
Totals .....		\$36,734	\$422,400	\$177,944 44	\$647,068 44

**TOTAL CASH DIVIDENDS PAID BY DEPARTMENT TO DECEMBER 31, 1884.**

COMPANY.	Percentage.	Amount paid.
American Popular.....	13	\$39,537 48
Commonwealth.....	65	59,450 99
Empire Mutual.....	100	83,763 95
Guardian Mutual.....	8	107,733 58
Merchants'.....	100	57,542 80
National.....	40	105,966 19
New York State.....	100	42,740 59
North America.....	2	59,590 40
Reserve Mutual.....	100	58,918 75
Security.....	4½	107,177 95
Widows and Orphans'.....	25	63,441 07
World Mutual.....	53	94,892 89
Western New York.....	100	64,417 00
Totals.....	.....	\$1,007,073 59

CASH AND SECURITIES HELD IN THE DEPARTMENT, DECEMBER 31, 1884, ON ACCOUNT OF RETIRED COMPANIES.

COMPANY.	Cash.	Securities, par value.	Kind of securities.
American Popular.....	\$656 27	.....	
Continental.....	30 14	.....	
Eclectic.....	26,656 64	\$22,558 78	Mortgages.
Excelsior.....	.....	2,000 00	United States bonds.
Globe, registered account.....	612 27	.....	
Guardian.....	2,725 05	.....	
Hope.....	58,140 29	{ 2,700 00	Mortgages.
Merchants'.....	2,414 78	6,550 00	United States bonds.
National.....	12,161 89	.....	
North America, non-registered.....	7,847 17	.....	
Universal.....	.....	2,800 00	Mortgage.
Western New York.....	2,650 89	.....	
Widows and Orphans'.....	69 18	.....	
Security.....	2,644 19	.....	
<b>Totals.....</b>	<b>\$120,108 71</b>	<b>\$42,608 78</b>	

TOTAL CASH DIVIDENDS PAID BY RECEIVERS TO  
DECEMBER 31, 1884.

COMPANY.	Per centage.	Amount paid.
Asbury.....	70	*\$118,966 95
Atlantic, registered.....	100	*322,633 52
Atlantic, non-registered.....	45	277,916 85
Commonwealth.....	6	2,497 70
Continental.....	27	1,247,541 80
Guardian.....	24	48,350 56
Globe, registered.....	100	*372,119 05
Globe, non-registered.....	40	1,298,178 12
Knickerbocker.....	20	260,572 10
North America, registered.....	65	*790,724 25
North America, non-registered.....	6	108,671 66
Reserve Mutual.....	20	2,604 21
Security.....	7	124,651 07
Widows and Orphans'.....	20	44,607 55
<b>Total.....</b>	.....	<b>\$5,129,065 40</b>

\* Proceeds of funds held by Insurance Department.

## CHRONOLOGICAL TABLE.

*Showing the names of the Companies that have withdrawn from business in this State since the organization of the Department.*

NEW YORK LIFE INSURANCE COMPANIES WHICH HAVE CEASED DOING BUSINESS FROM DECEMBER 31, 1869, TO DECEMBER 31, 1894.

NAME OF COMPANY.	Ceased business.	Cause.
1868. Provident Fund and Life Ins. Co.	February 11	Substantially did no business. See report of this Department of 1868.
1870. Ben. Franklin Life Ins. Co.....	October 6,	Reinsured in the United States Life Insurance Company.
Great Western Mutual Life Insurance Company.....	December 19	Closed at suit of Attorney General. Hon. Francis M. Bixby, 501 Fifth avenue, New York, Receiver, and since discharged.
1871. Farmers and Mechanics' Life Insurance Company.....	January 9	Closed at suit of Attorney General. James H. Coleman, Esq., New York, Receiver.
American Tontine Life and Savings Insurance Company.....	May 2	Reinsured in Empire Mutual Life Insurance Company. Nathaniel Jarvis, Jr., Esq., New York, Receiver.
Standard Life Ins. Co.....	July 27	Reinsured in Government Security Life Insurance Company.
Widows and Orphans' Benefit Life Insurance Company.....	October 19	Reinsured in Mutual Protection Life Assurance Society of the United States. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
1872. Amicable Mutual Life Ins. Co....	February 1	Reinsured in Guardian Mutual Life Ins. Co.
Empire Mutual Life Ins. Co.....	June 10	Reinsured in Continental Life Ins. Co. A. B. Hepburn, Receiver, No. 26 Nassau street, New York.
Mutual Protection Life Assurance Society of the United States, or Reserve Mutual Life Insurance Company.....	June 17	Changed name to "Reserve Mutual Life Insurance Company" February 13, 1873 (chapter 38, Laws of 1873), and reinsured in Guardian Mutual Life Insurance Company June 17, 1873. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Craftsmen's Life Assurance Co.	August 14	Reinsured in Hope Mutual Life Insurance Company, and Francis W. Worth, Esq., of New York, appointed a Receiver by the Supreme Court, at a suit of a judgment creditor.
Empire State Life Insurance Co.	September 18	Reinsured in the Life Association of America.
New York State Life Ins. Co....	December 17	Reinsured in Guardian Mutual Life Insurance Company. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Excelsior Life Insurance Co.....	December 31	Reinsured in National Life Insurance Company of the United States.
Hope Mutual Life Ins. Co.....	December 31	Reinsured in New Jersey Mutual Life Insurance Co. James W. Husted, Peekskill, N. Y., appointed Referee January 15, 1880.
1873. Asbury Life Ins. Co.....	October 11	Discontinued issuing new policies. Closed at suit of Attorney General, and Andrew V. Stout, Esq., No. 271 Broadway, New York, appointed Receiver October 7, 1874.
Hercules Mutual Life Assurance Society of the United States..	June 24	Closed on petition of Attorney General. John H. Kitchen, Esq., No. 53 Wall street, New York, appointed Receiver by Supreme Court.
Eclectic Life Ins. Co.....	September 13	Closed at suit of stockholder. Philo T. Ruggles, Esq., No. 50 Liberty street, New York, appointed Receiver by Supreme Court.
Guardian Mutual Life Ins. Co...	October 30	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
National Life Insurance Company of New York.....	October 31	Closed at suit of stockholder. Eli Beard, Esq., of New York, appointed Receiver by Supreme Court, and since discharged. Hon. James W. Husted, Peekskill, N. Y., appointed Referee December 14, 1878.
Commonwealth Life Ins. Co.....	October 30	Reinsured in New Jersey Mutual Life Insurance Company of Newark, N. J. Thomas S. Moore, Esq., 103 Broadway, New York, Receiver; appointed March 20, 1875.

CHRONOLOGICAL TABLE—(Continued).

NAME OF COMPANY.	Ceased business.	Cause.
1873. World Mutual Life Ins. Co.....	December 28	Discontinued issuing new policies. Closed at suit of Attorney General. Simon W. Rosendale, Esq., Albany, N. Y., appointed Receiver, April 5, 1877.
1874. Government Security L. Ins. Co.	February 10	Reinsured in North America Life Insurance Company, N. Y. H. R. Pierson, Receiver, Albany, N. Y.
1875. Merchants' Life Ins. Co.....	May 20	Reinsured by Edwin L. Alexander, Esq., New York, as Receiver, in the Globe Mutual Life Insurance Company, New York.
North America Life Ins. Co....	July 1	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March, 1877.
1876. Continental Life Ins. Co.....	October 26	Closed at suit of stockholder. John J. Anderson, Esq., N. Y., appointed Receiver; afterward W. R. Grace, Esq., appointed Receiver; and subsequently John P. O'Neill, Esq., appointed Receiver. A. B. Hepburn, No. 28 Nassau street, New York, appointed Receiver February 27, 1882.
Security Life Insurance and Annuity Company.....	December 4	Closed at suit of Attorney General. Hon. William H. Wickham, 31 Pine street, New York, appointed Receiver December 14, 1876.
1877. American Popular Life Ins. Co..	April 20	Reported to Attorney General, and Company notified to discontinue business. E. Z. Laurence, Esq., 17 Broad street, New York, appointed Receiver June 18, 1877.
Atlantic Mutual Life Ins. Co....	May 9	Reported to Attorney General, and company notified to discontinue business. Edward Newcomb, Esq., Albany, N. Y., appointed Receiver August 6, 1877.
Universal Life Ins. Co.....	July 11	Hon. Nathan D. Wendell, Albany, N. Y., appointed Receiver November 14, 1881.
1879. Globe Mutual Life Ins. Co.....	May 20	Reported to Attorney General, and Mr. James D. Fish, 80 Wall st., N. Y., appointed Receiver. Mr. Fish resigned his trust, and Alden H. Swan, 80 Wall st., New York city, was appointed Receiver 1884.
Western New York Life Ins. Co. of Batavia, N. Y.....	August 21	D. W. Tomlinson and O. C. Parker, Batavia, N. Y., appointed Receivers March, 1883.
Knickerbocker Life.....	January 1	Charles H. Russell, No. 53 William street, New York, appointed Receiver December 20, 1882.

LIFE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES WHICH HAVE CEASED DOING BUSINESS IN THIS STATE SINCE 1859.

NAME OF COMPANY.	Ceased business in this State.	Cause.
1862. Colonial Life Insurance Company, Edinburgh, Scotland....	January 16	Withdrew from State.
1863. American Mutual Life Insurance Company, New Haven.....	October 26	Certificates of authority revoked by Superintendent. Talcott H. Russell, Receiver, New Haven, Conn.
1869. British Commercial Life Insurance Co., London, England ...	October.....	F. M. Birby, New York city, appointed Receiver October 5, 1868.
International Life Assurance Society, London, England.....	April.....	T. J. Creamer, New York city, appointed Receiver April 7, 1868.
1870. United Security Life Insurance and Trust Co., Philadelphia...	December 31	Withdrew from State.
1871. Hahnemann Life Insurance Co., Cleveland.....	December 31	Withdrew from State; reinsured in Republic Life Insurance Company, Chicago.
Safety Deposit Life Insurance Company, Chicago.....	December 31	Withdrew from State.



*TWENTY-SIXTH ANNUAL REPORT OF THE*  
**CHRONOLOGICAL TABLE — (Continued).**

NAME OF COMPANY.	Ceased business in this State.	Cause.
1872. National Life Ins. Co., Chicago..	September 27	Certificates of authority revoked by Superintendent.
International Life Insurance and Trust Co., Jersey City.....	December 26	Withdrew from State; reinsured in United States Life Insurance Company, New York.
Anchor Life Insurance Company Jersey City.....	December 26	Certificates of authority revoked by Superintendent.
National Capital Life Insurance Company, Washington, D. C.	December 31	Withdrew from State; reinsured in Penn Mutual Life, Pa.
1873. Economical Mutual Life Ins. Co. of Providence, R. I.....	June 30	Certificates of authority revoked by Superintendent; reinsured in Republic Life Insurance Company, Chicago, Ill.
St. Louis Mutual Life Insurance Company of St. Louis, Mo....	October 8	Certificates of authority revoked by Superintendent; reinsured in Mound City, afterward St. Louis Life Insurance Company, W. S. Reife, Receiver, St. Louis, Mo.
1874. American National Life and Trust Ins. Co., New Haven ..	November 24	Certificates of authority revoked by Superintendent. Talcott H. Russell, Receiver, New Haven, Conn.
1875. Republic Life Insurance Company, Chicago, Ill.....	January 1	Withdrew from State; certificates of authority for 1875 not renewed by Superintendent.
Tellonia Life Insurance Company, Chicago.....	August 13	Withdrew from State and certificates of authority revoked by Superintendent.
1876. Piedmont and Arlington Life Insurance Co., Richmond ....	March 6	Withdrew from State and certificates of authority revoked by Superintendent.
1877. Alliance Mutual Life Assurance Society of the United States, Leavenworth.....	January 1	Certificates of authority not renewed for 1877.
Missouri Valley Life Ins. Co....	January 1	Certificates of authority not renewed for 1877.
New Jersey Mutual Life Insurance Co. of Newark, N. J ..	January 30	Certificates of authority revoked by Superintendent. Robert F. Stockton, Receiver, Newark, N. J.
Toledo Mutual Life Insurance Company, Toledo.....	February 15	Certificates of authority revoked by Superintendent.
Life Association of America, St. Louis ..	April 9	Certificates of authority revoked by Superintendent. W. S. Reife, St. Louis, Mo., Receiver.
Charter Oak Life Insurance Co., Hartford, Conn.....	July 16	Certificates of authority revoked by Superintendent; company was permitted to collect renewal premiums through its agents until December 31, 1883, when the authority of the Superintendent was withdrawn.
Continental Life Insurance Co., Hartford, Conn.....	December 31	Withdrew from State.
1880. Hartford Life Insurance and Annuity Co., of Hartford, Conn..	December 31	Certificates of authority revoked by Superintendent.
1882. National Life Ins. Co. of the United States, Chicago, Ill....	March 10	Certificates of authority not renewed for 1882, and agents notified to discontinue business March 10, 1883.
Maryland Life Insurance Company, Baltimore, Md.....	June 26	Withdrew from State.
Lion Life Ins. Co., London, Eng.	December 31	Withdrew from State; reinsured its risks with the Equitable Life Assurance Society, New York.

## CHRONOLOGICAL TABLE — (Continued).

CASUALTY COMPANIES THAT HAVE RETIRED SINCE DECEMBER 31, 1859.

NAME OF COMPANY.	Location.	Date of retirement.
Aetna Live Stock.....	Hartford.....	1868
Fidelity.....	New York.....	1867
Hartford Accident.....	Hartford.....	1876
Hartford Live Stock.....	Hartford.....	1868
New York Accidental.....	New York.....	1867
Railway Passenger.....	Hartford.....	1878
Travelers.....	Providence.....	1867
United States Accident.....	Syracuse.....	1867

## CONCLUSION.

It is not out of place to acknowledge the uniform courtesy and promptness with which the various companies and associations have honored the requests of the Superintendent. This was particularly shown in response to the circular asking that an examination should be made of the securities held in the Department in trust for their policyholders. The law requiring this investigation had never been complied with, except in occasional instances, and it was a matter of importance that it should be no longer neglected. The Superintendent now holds the certificate of every company having a deposit with the Department, showing that the securities have been examined and the account thereof found to be correct. These certificates cover stocks and bonds having a value of \$13,516,442.36, hence the earnestness with which the officers were urged to share with the head of the Department the responsibility of his trust.

It would be strange indeed if the care and supervision devolving upon the Superintendent should be always exercised without some friction with the institutions supervised, but such instances have been rare indeed. There has been no desire to exercise an arbitrary power in the prosecution of official duties, but, on the contrary, when it has appeared that any proceeding, although technically a violation of the law, was not the result of a deliberate attempt to evade or transgress it, an opportunity has always been afforded to

make the necessary correction of the mistake, without official promulgation of the discovery through the newspapers or requiring an act of admiration to be offered for the leniency shown.

The following is a recapitulation of the statements contained in this, the Twenty-sixth Department Report :

COMPANIES.	No.	Assets.	Liabilities, except capital.	Capital.	Surplus.	Risks in force.
Fire.....	158	\$178,414,266	\$71,184,637	\$56,815,090	\$48,414,619	\$2,908,094,865
Marine.....	18	34,135,944	6,775,123	3,094,280	14,366,436	236,652,553
Life.....	30	492,240,596	410,099,879	4,405,500	77,735,217	1,961,843,311
Casualty.....	9	4,988,476	1,690,898	2,467,500	840,028	337,129,169
Co-operative.....	127	3,690,063	1,747,520	.....	1,942,548	.....
Totals.....	337	\$708,469,245	\$491,498,047	\$68,772,360	\$148,198,838	\$12,453,642,897

All of which is respectfully submitted.

JOHN A. McCALL, JR.,

*Superintendent.*

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# STATISTICAL TABLES.

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TABLE NO. I — ASSETS.  
*Summary Analysis and Classification of the various items comprising the Gross Assets of Life Insurance Companies transacting business in this State, for the year ending December 31, 1884.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Brooklyn.....	\$272,300 00	\$408,094 00	\$113,350 00	\$359,172 03	\$85,300 00	\$157,646 12	\$85,737 94	\$28,744 63	\$10,563 53	\$1,593,160 94
Equitable.....	10,682,221 67	18,464,723 72	636,500 00	17,763,907 00	5,519,541 08	.....	6,073,951 86	1,163,217 00	424,530 35	27,545,719 69
German- <i>a</i> .....	1,132,363 37	5,105,373 00	1,346,793 73	2,010,300 00	1,500 00	120,688 87	400,285 48	231,306 48	72,119 25	10,871,818 79
Home.....	316,044 25	1,170,100 00	1,238,500 30	1,138,270 00	774,385 00	662,066 63	86,780 39	82,222 88	27,068 25	5,437,897 59
Homeopathic.....	57,500 00	1,165,600 00	123,000 00	360,702 50	54,500 00	5,613 66	21,441 25	45,764 75	11,743 19	686,260 35
Manhattan.....	912,912 01	2,066,108 28	660,750 00	1,132,847 63	2,547,006 61	1,221,015 46	346,838 74	147,595 15	110,069 98	11,046,083 70
Metropolitan.....	277,100 00	868,365 30	214,000 00	313,193 00	130,000 00	160,771 45	23,388 86	123,587 65	1,155 03	3,204,032 97
Mutual.....	10,382,395 04	46,973,827 86	2,527,700 00	31,363,122 00	6,183,387 50	.....	2,614,383 54	963,453 91	1,282,418 54	108,538,301 41
New York.....	5,690,656 68	21,116,450 00	648,700 00	26,794,473 06	370,000 00	440,067 12	2,222,343 93	663,511 32	460,547 76	58,741,528 43
Pr.Sav. Life Ass. S'y	.....	20,500 00	113,250 00	.....	.....	738 65	51,960 56	7,596 86	461 60	174,086 68
United States.....	25,000 20	2,416,381 76	57,350 00	1,891,181 10	219,461 10	122,931 32	260,544 17	102,085 87	60,546 79	5,154,412 11
Washington.....	530,478 66	5,490,849 74	151,360 00	715,000 00	108,938 37	.....	23,318 11	185,482 76	71,408 21	7,270,449 85
Totals.....	\$50,063,405 43	\$102,891,910 40	\$8,091,183 73	\$84,346,045 31	\$17,414,668 66	\$2,918,763 98	\$12,921,647 44	\$4,171,508 19	\$3,511,112 56	\$364,960,383 61

TABLE NO. I—ASSETS—(Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Eliza, Conn.....	\$392,637 98	\$15,437,854 42	\$993,300 00	\$7,769,138 79	\$477,807 31	\$2,197,473 19	\$1,741,705 83	\$164,863 86	\$519,117 52	\$29,662,925 85
Berkshire, Mass.....	447,377 54	2,182,133 54	331,500 00	302,943 00	178,825 00	141,593 18	51,232 61	66,883 95	47,252 69	3,749,935 51
Conn. General, Ct.....	211,750 85	844,439 97	.....	520,412 00	5,830 00	94,519 85	18,930 73	24,588 40	28,017 22	1,403,369 01
Conn. Mutual, Ct.....	11,763,793 58	97,096,853 52	180,000 00	9,694,075 35	293,000 00	2,624,728 57	750,110 64	51,906 73	1,040,429 74	53,438,712 81
John Hancock, Mass.....	35,093 96	1,431,600 00	.....	351,886 35	13,800 00	156,451 33	57,000 92	36,366 49	51,099 97	2,693,747 82
Mass. Mutual, Mass.....	1,573,671 93	1,899,647 66	113,125 00	2,442,802 37	374,291 00	694,402 66	87,910 13	192,331 64	164,005 19	7,535,243 83
Mut. Benefit, N. J.....	2,418,596 87	13,181,135 23	210,000 00	2,435,692 76	6,890,000 00	4,447,314 29	1,478,156 76	949,067 37	542,312 77	38,607,366 30
National, Vermont.....	304,593 53	1,023,616 79	350,693 50	1,227,916 03	83,040 00	73,397 23	142,290 44	41,141 10	48,602 53	3,181,163 26
N. E. Mutual, Mass.....	1,321,773 79	2,323,348 00	1,190,240 00	2,239,611 63	2,385,167 82	1,053,321 26	253,517 83	130,046 40	210,127 43	17,093,977 70
Northwestern, Wisc.....	1,064,664 01	17,376,080 54	143,863 50	713,247 45	.....	1,206,357 91	1,393,164 56	334,611 14	305,454 70	22,497,773 84
Penn. Mutual, Pa.....	890,637 69	2,185,033 17	61,500 00	4,839,214 00	417,072 73	793,300 84	216,949 26	164,550 75	45,101 12	9,905,369 56
Phoenix, Minn, Ct.....	1,803,623 31	6,237,033 94	246,550 00	964,662 75	2,000 00	1,409,646 59	163,840 05	40,157 05	149,350 46	10,537,870 15
Prov. Life & F. Pa.....	583,073 05	4,182,163 03	.....	2,350,969 23	688,116 35	48,515 03	17,640 46	303,157 53	76,590 75	9,148,209 74
State Mutual, Mass.....	35,000 00	2,215,659 00	350,900 00	2,658,126 83	.....	121,311 76	72,857 37	.....	43,000 00	3,546,301 46
Travelers', Conn.....	607,338 43	2,664,032 10	.....	593,495 00	94,300 00	15,311 50	177,633 74	127,667 41	95,999 56	5,603,688 10
Union Cent., Ohio.....	165,890 00	1,609,109 92	.....	6,512 00	30,602 97	354,448 96	79,409 73	76,078 91	54,884 24	2,266,396 73
Union Mutual, Me.....	1,738,615 60	1,350,573 91	271,356 25	1,574,665 06	163,750 00	743,105 51	111,295 03	94,073 94	231,946 56	6,311,401 66
Totals L. Ins. Cos. of other States.....	\$34,511,868 65	\$102,228,713 09	\$4,392,996 25	\$35,320,403 92	\$11,903,613 18	\$16,163,304 55	\$4,732,360 12	\$3,089,961 10	\$3,641,702 83	\$338,397,486 74
Totals N. Y. State Life Ins. Cos.....	30,033,493 43	102,391,910 40	8,031,183 73	84,946,045 31	17,414,563 06	2,918,765 96	12,321,647 44	4,171,508 12	2,511,119 56	264,500,293 61
Aggregate.....	\$34,594,862 08	\$305,117,623 49	\$12,424,179 98	\$139,576,454 23	\$39,328,176 24	\$19,082,070 51	\$18,055,007 56	\$4,261,469 22	\$6,152,822 39	\$691,497,719 35

TABLE No. II — LIABILITIES.  
*Showing the nature of all the LIABILITIES of Life Insurance Companies, transacting business in this State, for the year ending December 31, 1884.*  
 NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve, Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policyholders.	Capital stock.
Brooklyn.....	\$37,134 00	\$5,000 00	.....	\$1,280,503 00	\$3,373 66	\$1,283,876 66	\$225,955 33	\$135,000 00
Equitable.....	185,080 81	.....	\$84,335 00	43,754 81	12,157 00	44,096,473 81	12,432,341 87	100,000 00
Germania.....	105,086 28	25,753 34	42,150 74	2,253,119 00	29,816 94	2,435,498 95	1,401,239 53	300,000 00
Home.....	22,870 00	.....	18,278 87	3,503,103 00	1,807 32	3,951,599 19	505,998 34	135,000 00
Homeopathic.....	5,209 00	12,500 00	18,350 00	583,312 00	2,370 00	593,641 00	157,694 35	100,000 00
Manhattan.....	220,646 00	23,000 00	73,139 07	8,403,550 00	30,000 00	8,733,378 07	2,392,674 63	100,000 00
Metropolitan.....	21,500 00	12,767 00	1,923 02	3,644,633 00	10,297 60	1,600,833 62	612,130 35	500,000 00
Mutual.....	894,937 00	183,378 00	.....	90,463,293 00	55,867 26	91,561,298 36	12,032,013 13	.....
New York.....	644,168 38	35,000 00	.....	45,343,610 00	17,866 56	45,045,166 97	2,895,373 46	.....
Provident Savings L. Assur. Society.	15,000 00	.....	.....	43,004 00	.....	64,004 00	2,110,468 66	100,000 00
United States.....	12,268 00	10,000 00	.....	4,425,551 00	8,709 75	4,433,589 75	605,883 35	440,000 00
Washington.....	85,985 18	14,411 99	315 00	6,307,409 00	6,010 44	6,474,141 61	759,508 34	135,000 00
Totals.....	\$3,360,160 30	\$275,010 38	\$322,437 70	\$318,447,635	\$340,533 66	\$321,435,846 99	\$43,154,395 68	\$1,915,000 00

TABLE No. II — LIABILITIES. — (Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses and claims ad-justed and unadjusted.	Losses and claims restated.	Unpaid dividends.	Reinsurance reserve, Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policyholders.	Capital stock.
Eliza, Conn.	\$416,417 00	\$33,500 00	\$59,413 87	\$23,789 740 00	\$3,133 25	\$23,302,202 63	\$6,890,728 28	\$1,000,000 00
Berkshire, Mass.	28,500 00	3,000 00	2,639 65	3,080,700 00	18,704 86	3,137,434 01	618,492 50	25,840 00
Connecticut General, Conn.	11,871 32	.....	115 87	1,085,810 00	48,471 05	1,047,767 74	414,601 30	150,000 00
Connecticut Mutual, Conn.	302,555 75	12,000 00	112,156 62	45,305 751 00	389,242 97	46,121,706 84	7,305,005 97	.....
John Hancock, Mass.	12,718 00	.....	14,665 50	2,288,972 00	2,656 58	2,277,012 08	340,735 79	.....
Massachusetts Mutual, Mass.	74,175 00	21,000 00	.....	6,460,822 00	28,077 67	6,584,104 67	951,189 15	.....
Mutual Benefit, N. J.	158,983 77	49,400 00	178,375 40	32,776,134 00	8,010 53	33,183,908 70	5,413,592 50	.....
National, Vt.	20,000 00	10,000 00	29,206 44	2,106,787 00	169,835 19	2,338,778 63	8,842,383 63	.....
New England Mutual, Mass.	92,042 00	.....	97,143 62	13,585,217 00	5,355 05	13,779,737 92	8,247,319 78	.....
Northwestern Mutual, Wis.	191,519 56	75,600 00	5,000 00	17,249,527 00	106,667 59	17,631,114 15	4,886,658 69	.....
Penn Mutual, Pa.	138,831 07	.....	27,943 94	7,556,893 00	142,648 91	7,861,315 92	1,744,073 64	.....
Phoenix Mutual, Conn.	123,628 00	.....	.....	8,727,545 00	230,816 76	9,100,889 78	1,438,950 37	100,000 00
Provident Life and Trust, Pa.	24,459 06	.....	15,676 97	7,132,889 00	22,075 40	7,195,000 43	1,954,809 31	1,000,000 00
State Mutual, Mass.	.....	.....	.....	2,671,155 00	.....	2,671,155 00	1,878,146 46	.....
Towle's, Conn.	49,477 33	7,500 00	.....	4,503,680 00	.....	4,566,607 33	1,121,075 77	.....
Union Central, Ohio.	19,688 00	.....	1,508 43	1,890,728 00	.....	1,851,863 43	414,533 22	100,000 00
Union Mutual, Me.	107,867 47	33,564 18	7,780 80	5,385,565 00	58,380 55	5,594,167 50	718,234 16	.....
Total Life Ins. Cos. of other States.	\$1,885,053 83	\$248,464 18	\$551,339 91	\$184,426,838 00	\$1,175,966 08	\$188,240,691 20	\$38,056,805 54	\$2,375,500 00
Total N. Y. State Life Ins. Cos.	2,200,160 80	275,010 88	232,467 70	218,447,625 00	240,528 68	221,435,846 99	43,154,855 63	1,915,000 00
Aggregate.	\$4,075,213 63	\$523,474 51	\$773,827 61	\$402,684,463 00	\$1,416,569 74	\$409,676,528 19	\$81,811,191 16	\$4,230,500 00



TABLE No. III — INCOME.

*Showing the nature of the Income of Life Insurance Companies, transacting business in this State, for the year ending December 31, 1884.*

## NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Premiums.	Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
Brooklyn.....	\$188,970 73	\$68,014 66	\$18,500 77	\$3,664 53	\$270,150 70	\$2,659 30	.....
Equitable.....	12,081,330 23	2,500,661 08	471,458 80	.....	15,053,450 08	5,105,470 98	.....
Germania.....	1,661,650 40	2,469,342 91	55,716 96	704 48	2,087,494 75	433,684 19	.....
Home.....	1,563,353 79	264,213 61	2,540 93	.....	887,807 33	180,964 07	.....
Homeopathic.....	187,170 46	86,886 68	1,518 08	13,237 88	187,643 93	.....	\$65,316 08
Manhattan.....	1,038,694 81	495,864 34	53,386 83	.....	1,585,026 48	193,044 40	.....
Metropolitan.....	2,811,815 50	77,219 33	24,938 13	.....	2,915,957 86	111,964 87	.....
Mutual.....	13,850,268 43	4,990,886 06	254,233 98	.....	19,095,318 41	2,087,804 23	.....
New York.....	10,966,363 64	2,747,530 74	135,468 38	.....	13,850,363 64	4,106,133 87	.....
Provident Savings Life Assurance Soc.....	10,167,808 78	5,300 41	.....	.....	173,104 14	31,783 77	.....
United States.....	654,388 83	254,326 95	2,649 96	9,927 46	923,198 19	.....	35,089 06
Washington.....	1,484,383 34	300,763 97	10,074 73	168 75	1,775,888 79	293,968 72	.....
Totals.....	\$45,368,040 55	\$13,237,949 56	\$1,082,563 34	\$37,753 04	\$58,670,370 49	\$12,444,486 14	\$100,406 08

TABLE NO. III — INCOME — (Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Premiums.	Interest and dividends.	Received for rent.	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
Aetna, Conn.	\$2,638,319.69	\$1,500,898.55	...	\$101,079.74	\$4,290,297.98	\$734,089.07	.....
Berkshire, Mass.	597,543.98	187,063.64	\$16,314.43	4,983.66	785,704.61	79,378.06	.....
Connecticut General, Conn.	163,810.70	59,927.07	...	6,704.17	228,541.94	55,877.61	.....
Connecticut Mutual, Conn.	4,707,437.43	2,927,757.83	519,461.74	17,847.91	7,502,014.90	1,002,169.17	.....
John Hancock, Mass.	547,053.43	184,136.61	1,394.96	1,566.84	684,063.83	34,145.83	.....
Massachusetts Mutual, Mass.	1,048,929.00	360,710.84	60,114.53	...	1,469,754.37	331,845.18	.....
National Benefit, N. J.	4,247,925.50	1,728,316.81	53,973.50	3,666.36	6,127,183.30	1,293,549.03	.....
National, Va.	4,505,185.81	154,464.75	8,243.37	...	693,993.38	296,124.96	.....
New England Mutual, Mass.	2,013,657.48	763,598.52	63,633.94	38,553.65	2,896,645.69	283,835.56	.....
Northwestern Mutual, Wis.	2,376,773.07	1,360,661.09	38,908.91	3,535.53	4,655,381.65	1,416,171.36	.....
Penn Mutual, Pa.	1,642,313.54	447,668.03	36,091.61	14,198.39	2,140,271.57	727,960.66	.....
Phoenix Mutual, Conn.	1,719,068.67	536,857.90	61,899.66	...	1,317,516.32	...	\$64,101.02
Provident Life and Trust, Pa.	1,569,674.30	370,973.73	6,639.17	5,563.50	1,994,309.65	357,104.41	.....
State Mutual, Mass.	1,572,199.55	133,717.36	...	9,870.00	1,744,716.91	255,077.35	.....
Travelers', Conn.	758,740.94	304,054.63	9,563.54	...	1,072,359.11	480,068.44	.....
Union Central, Ohio	621,913.28	135,087.96	6,608.96	...	753,605.23	290,641.24	.....
Union Mutual, Me.	718,179.38	216,572.53	50,871.31	...	985,623.12	13,267.20	.....
Totals Life Ins. Cos. of other States	\$28,618,222.64	\$10,544,395.02	\$937,687.54	\$-07,499.80	\$38,298,035.00	\$8,082,248.23	\$84,101.02
Totals N. Y. State Life Ins. Cos.	45,388,040.55	12,227,949.56	1,022,693.84	27,783.04	58,773,370.49	12,444,436.14	100,403.08
Aggregate	\$73,016,263.19	\$22,773,344.58	\$1,950,479.88	\$295,237.84	\$96,974,376.49	\$20,526,784.36	\$184,506.10

TABLE No. IV — EXPENDITURES.  
*Summary, Analysis and Classification of the various items comprising the GROSS EXPENDITURES of Life Insurance Companies transacting business in this State, for the year ending December 31, 1884.*  
 NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Losses and claims.	Lapses, surrendered and purchased policies.	Dividends to policyholders.	Dividends to stockholders.	Commissions.	Salaries, medical fees and other charges of employees.	All other expenditures.	Total expenditures.
Brooklyn ..	\$187,211 42	\$29,206 43	\$14,224 69	\$10,000 00	\$14,928 45	\$28,159 48	\$39,007 03	\$273,491 50
Equitable ..	4,258,413 88	1,069,228 76	1,850,144 93	7,000 00	924,665 09	453,673 09	1,317,854 87	9,885,009 13
Germania ..	931,918 58	129,052 24	303,638 88	24,000 00	178,685 20	125,931 18	64,429 49	1,654,740 56
Home ..	340,148 78	65,890 74	111,240 03	15,000 00	61,431 88	87,646 32	28,443 87	1,089,843 26
Homeopathic ..	72,286 10	79,196 39	3,141 22	6,750 00	2,510 20	54,281 15	35,053 59	263,158 29
Manhattan ..	690,284 83	182,909 26	224,530 64	40,000 00	112,422 61	81,160 49	104,688 25	1,415,961 03
Metropolitan ..	976,908 67	151,921 04	92,389 25	23,998 30	515,068 49	529,071 75	477,878 89	2,773,983 49
Mutual ..	7,744,201 90	2,097,696 17	3,141,164 19	.....	907,846 19	488,846 06	1,743,229 76	17,057,514 19
New York ..	3,988,028 81	961,871 33	1,790,081 00	.....	1,239,499 05	461,817 74	1,170,847 66	9,726,619 59
Pro. Sav. L. Ass. Society ..	70,310 60	4,948 79	16,368 78	.....	30,071 45	14,666 83	14,968 98	151,250 87
United States ..	477,084 24	100,810 45	53,254 44	30,800 00	90,875 86	119,010 38	81,447 38	963,822 32
Washington ..	599,975 23	313,438 46	293,207 11	8,280 00	81,108 90	104,644 50	135,155 87	1,479,365 07
Totals ..	\$20,251,747 54	\$5,140,130 05	\$7,753,235 04	\$173,206 30	\$4,270,191 81	\$25,5198,77 97	\$5,312,980 73	\$46,232,339 43

TABLE No. IV — EXPENDITURES — (Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses and claims.	Lapsed, surrendered and purchased policies.	Dividends to policyholders.	Dividends to stockholders.	Commissions.	Salaries, medical fees and other charges of employees.	All other expenditures.	Total expenditures.
Arizona, Conn.	\$2,117,686 56	\$213,086 61	\$530,015 00	\$100,000 00	\$944,825 54	\$119,883 51	\$140,701 39	\$2,566,138 91
Berkshire, Mass.	261,939 44	194,133 30	59,882 13	1,785 00	57,125 03	35,938 53	35,938 53	705,416 55
Connecticut Gen. Conn.	94,839 86	11,265 40	6,908 43	13,000 00	9,945 03	35,089 44	13,574 55	133,064 33
Connecticut Mut. Conn.	2,543,223 18	816,475 17	1,153,008 36	.....	274,573 23	134,335 93	694,599 94	6,499,545 73
John Hancock, Mass.	305,633 27	37,464 21	44,658 70	.....	107,113 49	103,779 23	51,253 01	646,919 86
Massachusetts Mut. Mass.	502,923 67	57,301 19	207,941 17	.....	78,399 93	155,492 71	100,080 63	1,127,908 19
National Benefit, N. J.	2,333,209 78	675,247 53	1,051,507 30	.....	393,777 35	143,235 30	212,664 00	4,895,641 16
National, Vt.	130,101 96	66,034 21	55,075 95	.....	73,061 13	37,135 46	36,739 23	438,707 94
New England Mut. Mass.	1,333,947 00	293,426 33	535,525 71	.....	141,336 53	92,905 73	171,607 31	2,582,751 00
Northwestern Mut., Wis.	1,474,667 72	384,106 26	727,134 74	.....	330,110 57	165,533 39	205,047 59	3,986,710 99
Penn. Mutual, Pa.	539,189 19	135,133 53	363,192 55	.....	116,011 73	116,754 04	143,004 59	1,413,330 91
Phoenix Mutual, Conn.	637,734 26	177,697 87	138,521 99	84,000 00	55,794 89	99,099 74	77,768 58	1,401,917 34
Provident Life & Tr., Pa.	549,074 86	63,206 56	189,506 40	.....	140,505 63	84,866 37	70,433 43	1,097,105 34
State Mutual, Mass.	232,044 94	23,374 53	103,136 69	.....	71,669 12	49,178 00	14,396 18	489,639 56
Travelers', Conn.	396,622 99	50,460 75	.....	.....	84,470 14	49,666 44	108,070 35	592,290 67
Union Central, Ohio.	111,866 46	85,307 73	19,949 47	15,000 00	96,128 50	103,040 47	37,076 44	465,964 08
Union Mutual, Me.	530,651 69	84,157 86	64,068 57	.....	152,612 91	54,276 11	96,586 76	972,355 92
Totals Life Insurance Companies of other States.	\$15,350,705 91	\$3,363,400 26	\$5,291,343 98	\$153,735 00	2,473,435 39	\$1,500,964 45	\$2,102,154 89	\$30,299,738 80
Totals New York State Life Insurance Companies.	20,261,747 54	6,140,130 06	7,762,255 04	176,206 30	4,273,191 51	\$3,519,877 97	5,212,830 73	46,333,339 43
Aggregate.	\$35,612,453 45	\$9,503,530 32	\$13,053,600 02	\$329,941 30	\$6,746,626 90	\$4,020,833 42	\$7,314,985 62	\$76,633,078 23

TABLE No. V.  
*Showing the number and amount of Policies issued and terminated during the year 1884, of Life Insurance Companies authorized to transact business in this State, with the mode of termination.*  
 NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	MODE OF TERMINATION.																	
	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.		Terminated.		By death.		By maturity.		By expiry.		By surrender.		By lapse.		By change.		Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Brooklyn.....	1,524	\$315,550	1,245	\$956,149	37	\$73,530	24	\$48,610	7	\$25,000	109	\$190,990	361	\$691,732	15	\$38,367	73	\$74,610
Equitable.....	20,256	84,517,067	11,753	60,623,471	936	2,574,759	183	585,838	26	118,750	1,209	6,525,795	5,970	23,683,523	15	38,367	8,423	16,529,543
Germania.....	2,501	4,248,781	1,254	2,435,280	227	604,773	151	286,011	14	8,452	444	885,656	539	1,044,533	6	12,367	283	611,517
Home.....	1,199	2,263,514	1,124	2,170,565	113	260,011	75	99,633	..	..	466	714,223	306	1,486,500	..	..	199	\$23,000
Homeopathic.....	19,140	2,163,653	9,041	1,417,131	142	62,674	9	1,023	88	66,624	239	216,250	7,867	946,505	26	4,000	1,048	114,966
Manhattan.....	1,051	4,440,814	1,164	4,466,869	214	606,047	41	49,554	..	..	183	443,859	361	1,009,880	113	385,610	287	971,539
Metropolitan.....	242	299,392	950	1,435,269	95	134,481	12	6,319	..	..	494	1,081,541	181	2,501,500	7	1,000	11	1,238
Mutual.....	11,197	34,697,969	7,863	25,844,736	1,452	5,115,002	940	2,663,415	..	..	1,246	3,171,314	2,505	6,406,779	8	219,219	1,253	3,370,119
New York.....	17,468	61,654,560	8,643	30,848,007	769	2,940,998	448	990,800	171	13,600	1,004	5,689,536	8,754	11,924,860	..	826,982	2,467	9,632,654
Pr. Sav. L. Assur. Co.....	2,438	8,394,400	641	1,791,575	21	77,975	..	..	886	1,136,575	17	37,000	47	10,565	..	5,000	170	534,500
United States.....	1,694	4,126,975	1,967	3,519,600	180	316,443	53	128,268	7	33,000	304	529,734	798	1,840,708	15	100,473	325	591,000
Washington.....	2,917	6,598,500	2,366	5,588,451	173	433,170	90	157,774	..	..	370	1,197,847	1,143	2,431,443	..	..	325	1,363,397
Totals.....	82,337	315,046,080	47,767	131,012,856	4,424	19,683,749	2,031	\$4,842,218	644	\$1,891,651	6,079	25,885,396	24,444	49,842,686	185	\$1,132,224	9,960	\$4,264,432

**TABLE No. V — (Continued).**  
**LIFE INSURANCE COMPANIES OF OTHER STATES.**

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.												
	Issued.				By Death.		By maturity.		By expiry.		By surrender.		By lapse.		By change.		Not taken.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Alpha, Conn.	4,497	\$8,091,224	4,585	\$9,479,970	799	\$1,393,066	909	\$859,730	184	\$339,556	906	\$1,561,836	1,172	\$2,453,317	755	\$1,088,485	
Berkshire, Mass.	1,596	3,083,344	932	2,138,551	71	154,914	64	113,850	107	217,000	197	434,575	284	543,380	211	391,725	
Conn. General Co.	2,213	3,985,312	873	2,761,259	1,120	2,451,324	991	730,452	20	72,000	1,169	8,664,269	922	2,513,418	362	597,900	
John Hancock, Mass.	668	1,246,392	638	1,126,160	54	114,958	88	99,441	149	275,225	68	135,728	117	142,480	63	110,600	
Mass. Mutual, Mass.	2,318	6,362,063	1,796	4,357,140	164	345,262	132	169,973	261	600,050	179	392,211	531	1,277,000	339	1,004,500	
Mutual Benefit, N. J.	5,273	12,678,854	4,095	9,138,669	79	180,265	94	96,559	354	816,500	1,651	4,783,863	849	2,106,700	459	1,177,700	
National, Vt.	2,389	3,683,905	1,721	1,696,699	71	139,965	5	96,500	112	243,439	269	533,446	446	2,084,061	113	193,260	
Northwestern, Minn.	1,012	2,167,862	4,365	14,347,683	468	804,349	417	635,401	15	2,710,070	617	1,324,673	2,739	6,417,161	3	382,738	
Penn Mutual, Pa.	2,573	6,372,186	1,618	3,911,001	215	513,467	18	41,323	1	1,000	270	575,140	769	1,709,267	61	277,129	
Phoenix Mut., Conn.	1,507	2,119,092	1,694	2,664,410	305	542,612	229	242,376	...	...	295	423,719	395	567,840	203	457,492	
Prov. L. and T. Pa.	2,375	7,610,632	1,001	1,310,514	69	326,383	56	131,899	76	212,000	198	719,190	547	1,656,500	61	864,000	
State Mutual, Mass.	2,071	2,960,394	1,410	1,810,563	101	241,943	59	64,301	51	116,000	59	116,168	175	1,765,100	46	90,869	
Travelers', Conn.	2,473	5,643,310	1,516	3,350,360	157	225,814	56	35,457	10	28,600	79	168,108	613	1,970,562	106	497,476	
Union Central, Ohio.	9,069	5,341,900	2,066	8,665,637	53	97,962	16	32,794	16	26,000	99	295,007	1,192	1,970,562	908	218,878	
Union Mutual, Me..	2,355	4,512,270	2,543	4,751,491	175	352,384	205	239,560	286	608,705	165	289,152	877	1,545,884	313	663,606	
Totals Life Ins. Co.	45,728	106,269,140	36,388	\$88,299,741	4,799	11,186,076	2,790	3,710,083	1,822	\$6,942,445	6,445	16,398,584	12,442	28,008,277	1,046	\$4,022,971	
of other States.																	
Totals State Life Ins. Co.	52,337	215,048,000	47,767	181,015,396	4,434	13,685,749	2,064	4,644,219	644	1,391,681	6,079	25,885,966	24,444	60,842,686	185	1,152,234	
Aggregate.	137,965	\$21,310,170	88,065	314,815,127	9,183	24,871,825	4,781	8,552,301	2,466	\$3,854,126	12,524	42,108,980	36,886	77,890,968	1,238	\$6,175,195	

TABLE No. VI.  
Showing the number and amount of Policies outstanding December 31, 1883, and December 31 1884, with the increase or decrease thereof.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1883.	Policies in force December 31, 1884.	Decrease.	Increase.	Amount of insurance in force December 31, 1883.	Amount of insurance in force December 31, 1884.	Decrease.	Increase.
Brooklyn.....	July, 1864	4,098	4,373	.....	275	\$5,765,886	\$5,715,287	\$20,599	\$34,346,552
Equitable.....	July, 1859	75,196	63,690	.....	8,503	275,150,588	360,403,171	.....	811,487
Germania.....	April, 1860	21,713	28,500	.....	747	38,153,663	38,985,130	.....	83,949
Home.....	April, 1860	8,833	8,968	.....	75	16,874,646	16,857,592	.....	751,471
Homeopathic.....	July, 1868	7,764	17,830	.....	10,066	3,302,176	4,053,647	.....	973,985
Mannhattan.....	1850	11,666	12,053	.....	387	33,023,205	33,997,130	.....	8,843,353
Metropolitan.....	January, 1866	5,006	4,448	558	.....	6,898,793	5,692,798	1,195,997	30,636,543
Minutemen.....	1843	110,990	114,804	.....	3,814	243,946,032	351,730,283	.....	7,017,885
New York.....	April, 1841	69,327	73,047	.....	3,720	198,746,043	220,393,596	.....	576,385
Provident Savings Life Assur. Society	Feb. 25, 1875	9,369	3,351	.....	1,018	7,080,346	14,033,171	.....	1,830,949
United States.....	February, 1850	9,995	10,133	.....	137	19,193,579	19,793,864	.....	\$85,283,340
Washington.....	January, 1860	14,425	15,043	.....	618	31,994,723	33,394,672	.....	
Totals.....	.....	341,397	375,967	558	35,028	\$979,070,669	\$1,063,105,813	\$1,246,596	

TABLE No. VI — (Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES

COMPANIES.	Date of Incorporation.	Policies in force December 31, 1883.	Policies in force December 31, 1884	Decrease.	Increase.	Amount of insurance in force Decem- ber 31, 1883.	Amount of insurance in force Decem- ber 31, 1884.	Decrease.	Increase.
Alma, Conn.	1880	60,354	60,286	68	.....	\$85,040,335	\$84,683,591	\$356,744	\$357,398
Berkshire, Mass.	1861	6,350	6,734	.....	384	14,132,913	15,010,308	.....	877,395
Connecticut General, Conn.	1865	4,165	4,369	.....	204	6,066,637	6,330,164	.....	263,527
Connecticut Mutual, Conn.	June, 1846	63,595	62,934	.....	661	155,423,409	162,220,685	3,202,724	6,797,272
John Hancock, Mass.	April 21, 1863	5,276	5,396	.....	120	9,061,897	8,993,099	123,798	.....
Massachusetts Mutual, Mass.	May 15, 1851	14,513	14,735	.....	222	32,800,164	34,665,107	.....	1,864,943
Mutual Benefit, N. J.	January 31, 1845	46,178	60,361	.....	1,183	183,298,769	185,843,543	.....	2,544,775
National, Vt.	November 1848	7,255	8,317	.....	1,062	12,121,725	14,106,761	.....	1,985,036
New England Mutual, Mass.	April 1, 1835	20,839	21,279	.....	440	61,694,591	62,623,796	.....	928,205
Northwestern Mutual, Wis.	March, 1857	43,801	45,948	.....	2,147	92,063,093	93,793,938	.....	1,730,845
Penn Mutual, Pa.	Feb. 24, 1847	16,488	17,748	.....	1,260	41,621,675	43,979,860	.....	2,358,185
Phoenix Mutual, Conn.	May, 1851	19,089	18,912	.....	177	27,788,496	27,343,118	445,378	.....
Provident Life and Trust, Pa.	March 22, 1865	11,766	13,140	.....	1,374	37,499,951	41,691,769	.....	4,191,818
State Mutual, Mass.	March 16, 1844	6,711	6,244	.....	467	14,162,113	15,893,144	.....	1,731,031
Travelers', Conn.	June 17, 1863	14,378	15,240	.....	862	26,005,604	27,393,814	.....	1,388,210
Union Central, Ohio.	1867	7,679	8,638	.....	959	12,300,018	14,083,981	.....	1,783,963
Union Mutual, Me.	July 21, 1849	14,020	13,332	.....	688	24,527,963	24,233,746	294,217	.....
Texas Life Ins. Cos. of other States.	.....	364,233	374,700	1,064	11,533	\$784,659,347	\$807,631,746	\$22,972,399	\$22,972,399
Texas N. Y. State Life Ins. Cos.	.....	341,297	373,897	32,600	32,600	979,070,669	1,083,104,313	1,043,643	1,043,643
Aggregate.....	.....	705,649	750,597	1,653	44,948	\$1,763,730,016	\$1,870,738,069	\$107,008,053	\$107,008,053



TABLE No. VII.

*Showing the number and amount of policy claims, by death, incurred during the years 1882, 1883 and 1884, with the ratios thereof to the mean number and amount of policies in force December thirty-first of these respective years.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Commenced business.	1882.				1883.				1884.			
		CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Brooklyn.....	1864	40	\$78,190	1.21	1.23	43	\$83,615	1.13	1.45	37	\$73,530	1.13	1.28
Equitable.....	1859	743	2,732,646	1.20	1.27	844	3,073,232	1.20	1.21	936	3,674,759	1.18	1.26
Germania.....	1860	320	617,046	1.53	1.70	349	603,013	1.63	1.63	337	604,772	1.48	1.57
Home.....	1860	119	194,111	1.47	1.56	97	205,921	1.13	1.13	118	240,051	1.33	1.41
Homeopathic.....	1863	27	30,066	.80	.99	47	35,610	.78	1.13	142	63,674	1.11	1.70
Manhattan.....	1850	311	533,453	1.85	1.64	230	637,171	1.09	2.09	214	606,047	1.80	1.81
Metropolitan.....	1866	87	50,031	1.43	.99	105	135,837	1.94	1.63	95	136,431	2.01	2.17
Mutual.....	1843	1,297	4,794,647	1.24	1.46	1,383	5,173,275	1.37	1.54	1,433	5,115,072	1.37	1.46
New York.....	1843	1,633	1,930,989	1.11	1.30	787	2,405,686	1.02	1.30	769	2,340,935	1.04	1.09
Prov. Sav. L. Assur. Soc'y	1876	26	33,975	1.37	1.16	23	24,875	.93	.93	21	77,875	.66	.74
United States.....	1850	170	235,983	1.77	1.69	154	285,304	1.56	1.56	160	316,443	1.69	1.69
Washington.....	1860	146	388,121	1.15	1.40	153	355,289	1.14	1.16	173	433,170	1.17	1.33
Totals.....	....	3,819	\$11,726,207	1.27	1.27	4,217	\$13,061,837	1.29	1.40	4,434	\$13,663,749	1.23	1.34

TABLE No. VII — (Continued).  
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Commenced business.	1892.				1893.				1894.			
		CLAIMS BY DEATH.		Ratio of number of claims to number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Aetna, Conn.....	1853	680	\$1,298,741	1.11	1.51	619	\$1,302,407	1.37	1.55	798	\$1,363,066	1.33	1.60
Beaumont, Mass.....	1851	60	176,791	1.03	1.39	77	205,147	1.25	1.53	71	154,944	1.06	1.06
Connecticut General, Ct..	1865	36	76,916	.94	1.33	48	87,030	1.19	1.47	31	44,185	.73	.71
Connecticut Mutual, Ct..	1846	1,043	2,549,298	1.63	1.60	1,114	2,867,480	1.75	1.53	1,130	2,761,259	1.77	1.70
John Hancock, Mass.....	1863	60	133,788	1.00	1.38	48	97,958	.90	1.06	56	114,968	1.06	1.38
Massachusetts Mut., Mass.	1861	166	285,659	1.24	1.27	174	423,995	1.25	1.35	154	342,268	1.06	1.01
Mutual Benefit, N. J.....	1845	672	2,115,430	1.42	1.65	711	2,160,991	1.47	1.64	708	2,130,235	1.42	1.58
National, Va.....	1848	73	134,772	1.34	1.23	83	174,767	1.26	1.53	71	158,605	.88	1.21
New England Mut., Mass.	1835	293	997,898	1.49	1.70	280	1,038,694	1.44	1.72	278	973,816	1.34	1.57
Northwestern Mut., Wis..	1867	414	846,278	1.06	1.08	424	990,692	1.00	1.13	436	904,439	.97	.94
Penn Mutual, Pa.....	1847	192	496,744	1.25	1.36	209	601,625	1.33	1.51	211	519,467	1.23	1.22
Phoenix Mutual, Conn.....	1851	296	590,510	1.48	2.00	345	525,015	1.78	1.86	305	573,612	1.61	2.06
Provident Life & Tr., Pa.	1805	97	337,631	.99	1.06	90	290,817	.81	.80	89	329,335	.71	.82
State Mutual, Mass.....	1844	47	94,805	.98	.84	57	131,969	1.05	.98	61	141,733	1.03	.95
Travelers', Conn.....	1863	102	156,538	.78	.72	123	235,001	.88	.96	137	225,814	.92	.87
Union Central, Ohio.....	1867	44	72,895	.72	.73	61	138,097	.85	1.09	58	97,982	.71	.74
Union Mutual, Me.....	1846	189	386,747	1.36	1.59	202	377,547	1.44	1.54	175	353,384	1.36	1.44
Totals Life Ins. Cos. of other States.....	...	4,462	\$10,763,894	1.30	1.46	4,875	\$11,637,250	1.36	1.63	4,759	\$11,188,076	1.39	1.41
Total New York State Life Ins. Cos.....	...	3,819	11,198,207	1.27	1.37	4,217	13,051,837	1.29	1.40	4,424	\$13,683,749	1.23	1.34
Aggregate.....	...	8,281	\$22,462,101	1.29	1.42	9,092	\$24,689,107	1.33	1.45	9,183	\$24,871,825	1.36	1.37

TABLE NO. VIII.

*Showing the Net Assets, Reinsurance Reserve, Amount of Risks in Force, Premium Notes, Net Deferred and Uncollected Premiums, with the various ratios, of the Life Insurance Companies transacting business in this State, December 31, 1884.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Net assets.	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans.	Net deferred and uncollected premiums.	Amount of net assets for every \$100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Brooklyn.....	\$1,519,457 88	\$1,280,593 00	\$5,710,827 00	\$127,646 12	\$22,744 63	118.42	90.52	1.89	1.89
Equitable.....	57,307,123 87	43,754,881 00	39,409,171 00	.....	1,163,317 00	130.74	18.49	2.08	.....
Germania.....	10,697,048 83	9,255,719 00	38,965,120 00	120,898 47	221,306 43	116.14	37.85	2.08	1.13
Home.....	6,415,101 84	3,993,108 00	16,957,695 00	638,088 88	82,832 63	138.53	31.93	1.82	18.73
Homeopathic.....	665,986 35	538,313 00	4,063,647 00	Δ 613 66	45,764 75	133.70	16.43	6.87	.84
Manhattan.....	10,697,224 63	8,403,550 00	32,997,130 00	1,221,015 46	147,585 15	127.29	31.46	1.88	31.41
Metropolitan.....	3,257,763 25	1,644,633 00	5,662,785 00	160,771 43	125,667 55	137.28	38.66	6.87	7.13
Mutual.....	102,491,299 13	90,493,266 00	301,793,935 00	.....	993,463 91	118.39	23.13	.97	.....
New York.....	58,345,189 46	43,343,616 00	229,892,596 00	440,087 19	1,066,511 83	131.90	23.70	1.81	.75
Prov. Sav. Life Assur. Soc.....	159,536 56	49,064 00	14,063,171 00	788 55	7,096 85	236.14	1.14	4.76	.46
United States.....	5,123,424 36	4,423,531 09	19,799,864 00	123,981 33	102,035 87	115.73	25.91	1.99	2.40
Washington.....	7,169,917 24	6,367,499 00	33,384,673 00	.....	185,252 76	112.56	51.50	2.53	.....
Totals.....	\$391,603,010 62	\$218,447,635	\$1,063,106,213 00	\$3,918,765 96	\$4,171,608 13	119.76	34.87	1.58	1.11

TABLE No. VIII — (Continued).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Net assets.	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans.	Net deferred and uncollected premiums.	Amount of net assets for every \$100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Etna, Conn.....	\$29,170,463.23	\$22,759,740.00	\$84,665,591.00	\$2,197,473.19	\$164,863.86	128.00	34.45	.56	7.53
Berkshire, Mass.....	3,699,192.50	3,080,700.00	15,010,306.00	141,898.18	66,333.96	120.08	24.64	1.26	3.84
Connecticut General, Conn.....	1,450,411.80	1,035,810.00	6,239,164.00	92,279.85	24,889.40	140.08	22.88	1.09	6.36
Connecticut Mutual, Conn.....	52,610,756.97	45,805,751.00	132,230,685.00	3,624,723.57	51,906.73	116.13	34.56	.10	4.99
John Hancock, Mass.....	2,588,707.79	2,238,972.00	8,282,099.00	159,461.28	33,205.49	115.63	39.00	1.53	6.16
Massachusetts Mutual, Mass.....	7,411,991.15	6,460,862.00	84,665,107.00	654,408.66	192,391.87	114.73	31.38	2.60	9.23
Mutual Benefit, N. Y.....	28,169,726.50	23,776,134.00	125,943,743.00	4,447,314.39	249,887.84	116.53	28.11	.65	11.64
National, Vt.....	9,949,120.63	2,106,737.00	14,104,761.00	73,997.33	41,141.10	139.99	30.91	1.40	2.51
New England Mutual, Mass.....	15,832,436.78	13,535,217.00	62,625,796.00	1,085,621.26	120,645.40	123.90	26.88	.73	6.47
Northwestern Mutual, Wis.....	22,116,135.69	17,249,537.00	93,793,993.00	1,266,667.91	334,611.14	153.21	23.39	1.51	5.73
Penn Mutual, Pa.....	9,300,965.64	7,554,893.00	43,979,360.00	795,300.84	164,560.75	123.21	21.17	1.77	8.54
Phoenix Mutual, Conn.....	10,164,625.37	8,737,545.00	27,243,118.00	1,409,646.59	40,157.05	116.46	37.31	.40	13.87
Provident Life & Trust, Pa.....	9,087,098.31	7,134,839.00	41,691,769.00	48,475.03	303,157.82	127.40	21.80	3.34	5.53
State Mutual, Mass.....	3,549,301.46	2,671,155.00	15,832,144.00	121,221.76	.....	132.88	22.43	.....	3.42
Travelers', Conn.....	5,623,705.77	4,503,680.00	27,325,814.00	15,311.50	127,667.41	124.90	30.53	2.27	.27
Union Central, Ohio.....	2,245,255.29	1,830,723.00	14,035,361.00	284,448.96	76,079.91	122.64	15.98	3.39	11.33
Union Mutual, Me.....	6,103,799.16	5,885,565.00	24,282,746.00	742,105.31	94,073.94	113.34	25.14	1.51	12.16
Totals Life Ins. Cos. of other States.....	\$322,093,643.54	\$184,438,888.00	\$307,621,746.00	\$16,163,804.55	\$3,088,961.16	120.96	27.63	.54	7.24
Totals N. Y. State Life Ins. Cos.....	261,402,010.62	218,447,625.00	1,063,106,313.00	2,918,795.96	4,171,506.12	119.76	24.67	1.83	1.11
Aggregate.....	\$484,695,654.16	\$402,886,463.00	\$1,370,728,059.00	\$19,082,600.51	\$4,261,469.28	120.06	26.00	1.39	8.94

TABLE No. IX.

*Showing the number, amount, and kind of Policies, including additions, outstanding December 31, 1884, with a summary of the business transacted in the State of New York for the year ending December 31, 1884.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.						BUSINESS IN STATE OF NEW YORK.								
	Whole life.		Endowments.		All other.		Totals.		Policies in force.		Policies issued.		Premiums received.	Losses paid.	Losses incurred.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Brooklyn.....	3,469	\$4,758,976	845	\$398,712	58	\$128,800	4,373	\$5,716,287	2,146	\$2,059,953	1,173	\$442,707	\$69,893 87	\$31,231 00	\$17,259 00
Equitable.....	73,244	271,715,467	9,514	35,496,228	941	2,197,876	83,669	39,409,171	17,257	67,534,197	2,306	11,020,822	2,669,396 00	878,034 00	893,969 00
Germania.....	12,876	24,055,294	9,117	13,613,190	507	1,296,636	22,500	38,965,190	5,060	9,943,791	225	471,200	883,549 77	175,180 05	169,380 57
Home.....	6,665	12,887,232	2,276	4,095,974	7	28,389	8,968	16,867,595	1,701	3,900,822	158	849,347	121,693 61	87,222 00	\$5,815 00
Homeopathic..	17,132	3,430,900	576	4,330,554	142	292,498	17,850	4,053,647	11,994	1,840,506	12,879	1,335,318	63,842 41	53,776 00	53,776 00
Manhattan.....	10,324	26,738,068	1,898	5,312,572	1	2,500	12,053	33,997,130	2,850	8,507,677	231	594,304	844,768 92	203,417 00	293,917 00
Metropolitan.....	4,223	5,533,908	110	85,169	56	73,708	4,448	5,692,785	1,382	1,794,217	54	65,015	765,293 43	88,948 00	42,948 00
Mutual.....	90,923	287,592,640	23,898	64,278,643	13	8,002	14,804	351,789,285	26,669	88,139,914	2,285	8,105,170	3,332,211 00	2,049,486 00	2,049,486 00
New York.....	53,819	103,417,839	30,745	66,963,747	4,468	2,000	78,047	229,893,886	10,409	33,961,244	1,646	5,797,120	1,200,000 00	716,175 12	731,411 60
Pr. Sav. L. As.S'y	53,212	84,646	96	89,325	3,641	13,364,200	8,861	14,038,171	1,757	6,112,506	1,166	4,354,200	79,632 85	38,310 95	45,310 60
United States....	8,267	16,323,735	1,601	2,732,922	264	713,217	10,132	19,769,864	4,302	8,859,959	822	790,331	266,096 34	159,590 27	148,645 00
Washington....	8,815	20,430,364	6,210	12,869,308	18	.....	15,043	33,394,673	2,619	7,532,218	389	908,798	293,190 26	145,864 84	145,864 84
Totals.....	363,946	\$837,874,748	78,786	\$206,684,444	10,131	13,607,131	875,867	1,063,106,313	88,346	\$360,316,504	28,388	34,164,357	3,193,437 37	4,596,432 33	4,592,392 41

\* Excluding "Industrial" premiums.



TABLE No. X.

*Showing summary and classification of Gross Assets, Liabilities, Income, Disbursements and amount of Risks in force of Casualty Insurance Companies authorized to transact business in this State, for the year ending December 31, 1884.*

COMPANIES.	Gross assets.	Gross liabilities except capital.	Capital.	Surplus.	Premiums.	Total income.	Losses.	Dividends.	Expenses.	Total disbursements.	Risks in force.
Accid't Ins. Co. of N. A.	\$299,983 98	\$138,169 51	\$157,550	\$19,238 47	\$340,997 70	\$346,532 32	\$144,661 80	\$9,453 60	\$192,469 16	\$236,584 56	\$28,869 000
American Steam Boiler.	243,691 83	43,149 24	200,000	545 00	65,211 93	79,136 93	.....	.....	43,864 05	43,864 05	5,666 287
American Surety Co.	506,463 53	15,824 85	500,000	*	25,149 21	40,758 50	.....	.....	43,831 53	43,864 22	3,873 555
Fidelity & Casualty Co.	499,892 60	211,426 83	250,000	38,406 27	413,934 85	426,757 48	104,318 19	20,000 00	218,417 80	422,733 99	43,604 113
Guaranty Co. of N. A.	442,155 91	108,238 99	300,000	33,935 22	191,668 02	218,100 87	92,823 76	13,000 00	88,844 07	105,006 83	23,584 130
Harl'd St. Boiler Insp.	605,373 81	168,969 23	250,000	86,904 58	301,607 10	326,623 62	15,201 03	25,000 00	250,743 02	291,044 05	46,875 821
Lloyd's Pl. Gl's Ins. Co.	164,773 86	73,313 18	100,000	.....	190,374 53	123,305 43	47,125 82	5,000 00	59,567 54	111,692 86	3,625 125
Met. Plate Glass Ins. Co	186,253 20	85,277 31	100,000	89,975 89	104,708 59	111,433 39	39,705 29	10,000 00	49,815 41	99,520 73	3,425 487
Trav'rs' Ins. Co. (ac'd't)	3,128,006 99	888,064 36	600,000	639,942 63	2,065,967 53	2,200,156 39	930,588 57	96,000 00	943,818 07	1,989,406 64	198,102 651
Totals.....	\$4,986,476 21	\$1,600,893 00	\$2,457,560	\$568,934 85	\$3,638,649 65	\$3,974,835 43	\$1,454,588 65	\$1,683,453 60	\$1,880,170 56	\$3,518,209 93	\$337,129 169

\* Impairment, \$10,371.28.

† Impairment, \$8,540.33.

TABLE No. XI.

*Showing the amount of Bonds and Mortgages, United States, Railroad and District of Columbia Stocks on deposit in the Insurance Department for the security of the policyholders of Life and Casualty, New York and other States' Fire and Foreign Insurance Companies, on the 31st day of December, 1884.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.	TOTAL SECURITIES AND CASE.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Popular	.....	.....	.....	.....	.....	.....	\$656 27	\$656 27	\$656 27
Brooklyn Life	.....	.....	\$100,000	\$100,000	.....	.....	.....	100,000 00	100,000 00
Continental	.....	.....	.....	.....	.....	.....	80 14	80 14	80 14
Electric Life	.....	\$22,558	.....	.....	.....	.....	22,556 64	48,215 87	48,215 87
Equitable Life	.....	.....	150,000	150,000	.....	.....	.....	150,000 00	150,000 00
Excelsior Life	.....	.....	2,000	2,000	.....	.....	.....	2,000 00	2,000 00
Germans Life	.....	.....	142,000	142,000	.....	.....	.....	142,000 00	142,000 00
Globe Mutual (registered)	.....	.....	.....	.....	.....	.....	612 27	612 27	612 27
Guardian Mutual	.....	.....	.....	.....	.....	.....	8,725 05	8,725 05	8,725 05
Home Life	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Homeopathic Mutual	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Hope Mutual Life	.....	9,700	6,550	6,550	.....	.....	58,140 29	69,890 29	69,890 29
Maritime Life	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Mechanics' Life	.....	.....	.....	.....	.....	.....	8,414 78	8,414 78	8,414 78
Metropolitan Life	70,140	70,140	52,000	52,000	.....	.....	.....	122,140 00	122,140 00
Metropolitan (registered)	.....	122,925	10,000	10,000	.....	.....	.....	142,925 00	142,925 00
Mutual Life	134,000	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
National Life	.....	.....	.....	.....	.....	.....	13,161 89	13,161 89	13,161 89
New York Life	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
New York Life and Trust	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
North America Life	.....	.....	.....	.....	.....	.....	7,847 17	7,847 17	7,847 17
Provident Savings	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Security Life	.....	.....	.....	.....	.....	.....	8,644 19	8,644 19	8,644 19
United States Life	90,000	90,000	10,000	10,000	.....	.....	.....	100,000 00	100,000 00
Universal Life	2,800	2,800	.....	.....	.....	.....	.....	2,800 00	2,800 00



TABLE No. XI — (Continued).  
NEW YORK STATE LIFE INSURANCE COMPANIES — (Continued).

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.		TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.			Par value.	Credited for.
Washington Life.....	.....	.....	\$100,000	\$100,000	.....	.....	.....	.....	\$100,000 00	\$100,000 00
Western New York Life.....	.....	.....	.....	.....	.....	.....	\$3,650 89	.....	3,650 89	3,650 89
Widows and Orphan's.....	.....	.....	.....	.....	.....	.....	69 13	.....	69 13	69 13
Total (37 companies).....	\$393, 193	\$393, 193	\$1,373, 550	\$1,373, 550	\$50,000	\$50,000	\$120, 108 71	.....	\$1,791, 857 44	\$1,790, 738 44
NEW YORK CASUALTY INSURANCE COMPANIES.										
American Steam Boiler.....	.....	.....	\$100,000	\$100,000	.....	.....	.....	.....	\$100,000 00	\$100,000 00
American Surety.....	.....	.....	100,000	100,000	.....	.....	.....	.....	100,000 00	100,000 00
Fidelity and Casualty.....	.....	.....	200,000	200,000	.....	.....	.....	.....	200,000 00	200,000 00
Lloyd's Plate Glass.....	.....	.....	100,000	100,000	.....	.....	.....	.....	100,000 00	100,000 00
Metropolitan Plate Glass.....	.....	.....	100,000	100,000	.....	.....	.....	.....	100,000 00	100,000 00
New York Accidental.....	.....	.....	1,350	1,350	.....	.....	\$306 79	.....	1,656 79	1,656 79
Total (6 companies).....	.....	.....	\$601,350	\$601,350	.....	.....	\$306 79	.....	\$601,656 79	\$601,656 79
FIRE INSURANCE COMPANIES OF OTHER STATES — RECIPROCAL LAW.										
Mississippi Valley.....	.....	.....	\$100	\$100	.....	.....	.....	.....	\$100 00	\$100 00
Total (1 company).....	.....	.....	\$100	\$100	.....	.....	.....	.....	\$100 00	\$100 00
CO-OPERATIVE INSURANCE ASSOCIATIONS.										
Mutual Reserve Fund.....	.....	.....	\$100,000	\$100,000	.....	.....	.....	.....	\$100,000 00	\$100,000 00
Total (1 company).....	.....	.....	\$100,000	\$100,000	.....	.....	.....	.....	\$100,000 00	\$100,000 00
FOREIGN FIRE INSURANCE COMPANIES.										
British America.....	.....	.....	\$300,000	\$300,000	.....	.....	.....	.....	\$300,000 00	\$300,000 00
City of London.....	.....	.....	300,000	300,000	.....	.....	.....	.....	300,000 00	300,000 00
Commercial Union.....	.....	.....	300,000	300,000	.....	.....	.....	.....	300,000 00	300,000 00
Fire Insurance Association.....	.....	.....	300,000	300,000	.....	.....	.....	.....	300,000 00	300,000 00
Guardian.....	.....	.....	300,000	300,000	.....	.....	.....	.....	300,000 00	300,000 00

TABLE No. XI -- (Continued).

FOREIGN FIRE INSURANCE COMPANIES -- (Continued).

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
Hamburg, Bremen .....			\$203,000	\$203,000				\$203,000 00	\$203,000 00
Hamburg, Madgeburg .....							\$315 47	315 47	315 47
Imperial Fire .....			291,000	291,000				291,000 00	291,000 00
La Confiance .....							69,022 82	69,022 82	69,022 82
Lancashire .....			604,500	604,500				604,500 00	604,500 00
Lion Fire .....			200,000	200,000				200,000 00	200,000 00
Liverpool and London and Globe .....			200,000	200,000				200,000 00	200,000 00
London and Lancashire .....			225,000	225,000				225,000 00	225,000 00
London and Provincial .....			200,000	200,000				200,000 00	200,000 00
Metropole .....			200,000	200,000				200,000 00	200,000 00
North British and Mercantile .....			200,000	200,000				200,000 00	200,000 00
North German .....			200,000	200,000				200,000 00	200,000 00
Northern .....			200,000	200,000				200,000 00	200,000 00
Norwich Union .....			200,000	200,000				200,000 00	200,000 00
Phoenix .....			200,000	200,000				200,000 00	200,000 00
Queen .....			200,000	200,000				200,000 00	200,000 00
Royal .....			225,000	225,000				225,000 00	225,000 00
Scottish Commercial .....			175,000	175,000				175,000 00	175,000 00
Scottish Union and National .....			200,000	200,000				200,000 00	200,000 00
Standard Fire Office .....			200,000	200,000			6,064 84	206,064 84	206,064 84
Sun Fire Office .....								704,000 00	704,000 00
The Corporation of London Ass. .....	\$704,000	\$704,000						270,000 00	270,000 00
Transatlantic Fire .....			225,000	225,000				225,000 00	225,000 00
United Fire .....			200,000	200,000				200,000 00	200,000 00
Western .....			215,000	215,000				215,000 00	215,000 00
Total (20 companies) .....	\$704,000	\$704,000	\$6,419,500	\$6,419,500			\$75,408 13	\$7,193,908 13	\$7,193,908 13
British and Foreign .....									
Marine Fire Co. (limited) .....			200,000	200,000				200,000 00	200,000 00
Thames and Mersey .....			200,000	200,000				200,000 00	200,000 00

FOREIGN AND MARINE INSURANCE COMPANIES.

TABLE No. XI — (Continued).

## FOREIGN AND MARINE INSURANCE COMPANIES — (Continued).

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
Union Marine.....	.....	.....	\$200,000	\$200,000	.....	.....	.....	\$200,000 00	\$200,000 00
Universal Marine.....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Total (3 companies).....	.....	.....	\$1,000,000	\$1,000,000	.....	.....	.....	\$1,000,000 00	\$1,000,000 00
FOREIGN LIFE INSURANCE COMPANIES.									
Eagle and Albion.....	.....	.....	\$100,000	\$100,000	.....	.....	.....	\$100,000 00	\$100,000 00
Lion Life.....	.....	.....	50,000	50,000	.....	.....	.....	50,000 00	50,000 00
Liverpool and London and Globe.	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Royal.....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Total (4 companies).....	.....	.....	\$350,000	\$350,000	.....	.....	.....	\$350,000 00	\$350,000 00
FOREIGN CASUALTY INSURANCE COMPANIES.									
Accident Ins. Co. of N. A.....	.....	.....	\$100,000	\$100,000	.....	.....	.....	\$100,000 00	\$100,000 00
Guarantee of N. A.....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Total (3 companies).....	.....	.....	\$300,000	\$300,000	.....	.....	.....	\$300,000 00	\$300,000 00
NEW YORK JOINT-STOCK FIRE INSURANCE COMPANIES. (Special deposits under chapter 189, Laws of 1874, as amended.)									
American Fire.....	.....	.....	\$200,000	\$200,000	.....	.....	.....	\$200,000 00	\$200,000 00
Buffalo German.....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Continental.....	.....	.....	400,000	400,000	.....	.....	.....	510,000 00	510,000 00
German American.....	.....	.....	500,000	500,000	.....	.....	.....	500,000 00	500,000 00
Glens Falls.....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Niagara Fire.....	.....	.....	250,000	250,000	.....	.....	.....	250,000 00	250,000 00
Standard Fire.....	.....	.....	70,000	70,000	.....	.....	.....	70,000 00	70,000 00
Williamsburg City.....	.....	.....	55,000	55,000	.....	.....	.....	55,000 00	55,000 00
Total (8 companies).....	.....	.....	\$1,925,000	\$1,925,000	.....	.....	.....	\$2,185,000 00	\$2,185,000 00
Total (84 companies).....	\$1,223,106	\$1,223,196	\$11,978,500	\$11,978,500	\$110,000	\$110,000	\$155,818 63	\$12,517,517 36	\$12,516,442 86

TABLE No. XII.

*Showing name, location and names of officers of each Life and Casualty Insurance Company now authorized to transact business in this State.*

COMPANIES.	Location.	OFFICERS.	
		President.	Secretary.
Accident Ins. Co. of N. A.	Montreal, Canada.	Alexander T. Galt.	Frank F. Parkins.
American Steam Boiler..	No. 45 William street, N. Y.	Wm. K. Lothrop.	Vincent R. Schenck
American Surety .....	No. 180 Broadway, N. Y.	Richard A. Elmer.	David B. Sickles.
Atina .....	Hartford, Conn.	M. G. Bulkeley.	John L. English.
Berkshire .....	Pittsfield, Mass.	Wm. R. Plunkett.	James W. Hull.
Brooklyn .....	No. 51 Liberty street, N. Y.	Wm. M. Cole .....	Wm. Dutcher.
Connecticut General.	Hartford, Conn.	Thos. W. Russell..	Fred'ck V. Hudson.
Connecticut Mutual .....	Hartford, Conn.	Jacob L. Greene ..	Wm. G. Abbot.
Equitable .....	No. 120 Broadway, N. Y.	Henry B. Hyde ..	Wm. Alexander.
Fidelity and Casualty .....	No. 179 Broadway, N. Y.	Wm. M. Richards.	John M. Crane.
Germania .....	No. 30 Nassau street, N. Y.	Hugo Wesendonck.	Cornelius Doremus
Guarantee Co. of N. A.	Montreal, Canada.	Alexander T. Galt.	James Grant.
Hartford S. B. I. & Ins. Co.	Hartford, Conn.	J. M. Allen .....	J. B. Pierce.
Home .....	No. 179 Montague st., Bk'lyn.	George C. Ripley ..	Jos. D. Holbrook.
Homoeopathic Mutual...	No. 257 Broadway, N. Y.	E. M. Kellogg .....	Frank B. Maynew.
John Hancock Mutual...	Boston, Mass.	Stephen H. Rhodes	Geo. B. Woodward
Lloyds Plate Glass .....	No. 68 William street, N. Y.	James G. Beumer.	Wm. T. Woods.
Manhattan .....	No. 156 Broadway, N. Y.	Henry Stokes .....	Henry Y. Wemple.
Massachusetts Mutual...	Springfield, Mass.	E. W. Bond .....	John A. Hall.
Metropolitan .....	Cor. Park pl. & Church st., N.Y.	Joseph F. Knapp..	John R. Hegeman.
Metropolitan Plate Glass	No. 66 Liberty street, N. Y.	Henry Harteau....	John H. Taylor.
Mutual .....	Cor. Nassau and Lib. sts., N.Y.	F. S. Winston .....	Isaac F. Lloyd.
Mutual Benefit .....	Newark, N. J.	Amzi Dodd .....	Edw'd L. Dobbins.
National .....	Montpelier, Vt.	Charles Dewey .....	George W. Reed.
New England Mutual...	Boston, Mass.	Benj. F. Stevens..	Jos. M. Gibbens.
New York .....	No. 346 Broadway, N. Y.	Morris Franklin ..	Wm. H. Beers, Ac'y
New York Life and Trust	No. 52 Wall street, N. Y.	Henry Parish .....	Jos. R. Kearny.
Northwestern Mutual .....	Milwaukee, Wis.	H. L. Palmer .....	J. W. Skinner.
Penn Mutual .....	Philadelphia, Pa.	Samuel C. Huey ..	Henry C. Brown.
Phoenix Mutual .....	Hartford, Conn.	Aaron C. Goodman	Jno. M. Holcombe.
Provident Life and Trust	Philadelphia, Pa.	Samuel R. Shipley.	Asa S. Wing, Act'ry
Provident Savings .....	No. 55 Liberty street, N. Y.	Sheppard Romans	Wm. E. Stevens.
Prudential Ins. Co. of Am.	Newark, N. J.	John F. Dryden ..	Edw'd S. Johnson.
State Mutual .....	Worcester, Mass.	A. G. Bullock .....	Henry M. Witter.
Travelers' .....	Hartford, Conn.	Jas. G. Batterson.	Rodney Dennis.
Union Central .....	Cincinnati, O.	John Davis .....	E. P. Marshall.
Union Mutual .....	Portland, Me.	John E. De Witt..	Henry D. Smith.
United States .....	No. 261 Broadway, N. Y.	T. H. Broanan .....	C. P. Fralcigh.
Washington .....	No. 21 Cortlandt street, N. Y.	W. A. Brewer, Jr..	Wm. Haxton.

TABLE No. XIII.

*Receipts of the Insurance Department of the State of New York  
for the fiscal year ending September 30, 1884.*

Fees for filing annual statements :	No.	Amount.
Of Co-operative Insurance Associations.....	22	\$444 25
Of Fire Insurance Companies of other States.....	69	1,435 00
Of Marine Insurance Companies of other States.....	4	80 00
Of Life Insurance Companies of other States.....	17	345 00
Of Casualty Insurance Companies of other States.....	2	40 00
Of Foreign Fire Insurance Companies.....	26	520 00
Of Foreign Marine Insurance Companies.....	14	280 00
Of Foreign Life Insurance Companies.....	1	20 00
Of Foreign Casualty and Fidelity Insurance Companies.....	2	40 00
<b>Fees for certificates of authority :</b>		
To Co-operative Insurance Associations.....	13	65 00
To Fire Insurance Companies of other States.....	3,135	6,275 00
To Marine Insurance Companies of other States.....	17	34 00
To Life Insurance Companies of other States.....	651	1,807 00
To Casualty Insurance Companies of other States.....	394	788 00
To Foreign Fire Insurance Companies.....	2,407	4,814 00
To Foreign Marine Insurance Companies.....	15	30 00
To Foreign Life Insurance Companies.....	1	2 00
To Foreign Casualty and Fidelity Insurance Companies.....	73	146 00
<b>Fees for filing charters :</b>		
Of New York Joint-Stock Fire Insurance Companies.....	1	30 00
Of Fire Insurance Companies of other States.....	9	260 00
Of Co-operative Insurance Associations.....	4	40 00
Fees for certified copies of papers on file.....		695 50
Fees for certificates of deposit and valuation, powers of attorney, etc.....		1,836 00
Fees for State licenses to Fire and Life Insurance Companies of other States, reciprocal law.....		508 00
Tax on premiums of Fire Insurance Companies of other States, under reciprocal law.....		16,501 73
Tax on premiums of Marine Insurance Companies of other States, under reciprocal law.....		15,847 40
Tax on premiums of Life Insurance Companies of other States, under reciprocal law.....		8,674 52
Fees for valuation of policies of Life Insurance Companies of other States, under reciprocal law.....		1,388 20
Tax on reserve of policies of Life Insurance Companies of other States for 1882, under reciprocal law.....		7,715 69
Tax on premiums of Foreign Marine Insurance Companies.....		13,945 64
Tax on premiums of Foreign Life Insurance Companies.....		912 51
Amount received for expenses of examiners on examination of seven Insurance Companies.....		735 12
Amount received for services and expenses of appraisers on appraisal of real estate and mortgaged property of Insurance Companies.....		80 50
Amount received for postage on Insurance Reports.....		4 22
<b>Aggregate receipts for fiscal year ending September 30, 1884.....</b>		<b>\$98,036 68</b>
<b>Amount of fees and taxes collected by the Insurance Department and paid to the New York State Treasurer for the fiscal year.....</b>		<b>\$96,056 68</b>
<b>Total expenses paid by New York State Treasurer for fiscal year.....</b>		<b>50,172 94</b>
<b>Excess of receipts over expenses for fiscal year.....</b>		<b>\$46,883 74</b>

*Expenses of the Insurance Department of the State of New York  
for the fiscal year ending September 30, 1884.*

Paid for salaries of superintendent, deputy superintendent and regular clerks.....	\$44,795 80
Paid for extra clerk hire.....	1,964 94
Paid for office stationery.....	1,528 04
Paid for postage, \$719.70; expressage, \$57.12; telephone and telegrams, \$186.65.....	913 47
Paid for miscellaneous printing and binding.....	1,143 16
Paid for miscellaneous office expenses.....	231 45
Paid for office furniture.....	134 50
Paid for newspapers.....	22 10
Paid for books on insurance for library.....	17 00
Paid for 1,500 copies Insurance Report of 1884 for Insurance Department.....	3,991 44
Paid for expense of examining Insurance Companies.....	2,264 73
Paid for expense of examining Co-operative Associations.....	1,975 82
Paid for services and expenses of appraisers, etc., in appraising real estate and mortgaged property of Insurance Companies.....	150 50
<b>Aggregate expenses for the fiscal year ending September 30, 1884.....</b>	<b>\$50,172 94</b>

# STATISTICAL TABLES.

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*List of the officers, clerks and extra clerks employed in the Insurance Department during the fiscal year ending September 30, 1884, with their respective periods of service and compensation for said fiscal year:*

NAME.	Period of service.	Total salaries.
John A. McCall, Jr., Superintendent .....	1 year .....	\$7,000 00
Michael Shannon, Deputy Superintendent .....	1 year .....	4,500 00
Matthew H. Robertson, Chief Clerk .....	1 year .....	3,875 00
John A. Horan, Examiner .....	1 year .....	2,875 00
Henry J. Haynsworth, Stenographer .....	1 year .....	2,562 50
John S. Paterson, Actuary .....	1 year .....	2,500 00
John G. Clifford, Clerk .....	1 year .....	2,000 00
Isaac Vanderpoel, Clerk .....	1 year .....	1,800 00
James E. Cross, Clerk .....	1 year .....	1,800 00
George T. Harvey, Clerk .....	1 year .....	1,800 00
William H. McCall, Clerk .....	1 year .....	1,735 00
Henry D. Appleton, Clerk .....	1 year .....	1,500 00
Michael A. Nolan, Clerk .....	1 year .....	1,435 00
Charles R. DeFreest, Clerk .....	10 months 26 days .....	1,311 58
Regulus L. Wetmore, Clerk .....	1 year .....	1,200 00
James Baldwin, Clerk .....	1 year .....	1,200 00
Nathaniel Hyatt, Clerk .....	1 year .....	1,200 00
Alexander Clark, Clerk .....	1 year .....	1,200 00
Thomas J. Bannon, Clerk .....	11 months 28 days .....	1,193 33
Morris B. Osborne, Clerk .....	11 months 24 days .....	1,180 00
James H. G. Connell, Clerk .....	9 months .....	950 00
Alfred U. Jacobs, Clerk .....	7 months 15 days .....	748 39
Total salaries of officers and regular clerks .....		\$44,795 80
EXTRA CLERKS.		
Thomas F. Behan, Messenger .....	1 year .....	\$665 00
Fred T. Van Hoesen, Extra Clerk .....	8 months 14 days .....	546 62
H. P. Ryalls, Extra Clerk .....	3 months .....	300 00
Charles H. Barber, Extra Clerk .....	1 month 16 days .....	155 82
Total salaries of extra clerks .....		\$4,964 94

*Fees received by the Insurance Department from the various Insurance Companies, and for certified copies of papers on file furnished to individuals during the fiscal year ending September 30, 1884.*

## NEW YORK JOINT-STOCK AND MUTUAL FIRE INSURANCE COMPANIES.

Agricultural .....	\$173 30
German-American .....	53 20
Irving .....	84 30
Reassurance Company of New York .....	107 00
Mutual Fire .....	5 00
Total, 5 companies .....	\$431 30

## NEW YORK MARINE INSURANCE COMPANIES.

Orient Mutual .....	\$140 30
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## FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF OTHER STATES

Etina, Hartford .....	\$416 00	Detroit Fire and Marine, Detroit .....	\$30 37
American, Boston .....	23 00	Elliot, Boston .....	34 00
American Central, St. Louis .....	143 00	Equitable Fire and Mar., Providence .....	34 00
American Fire Ins. Co., Philadelphia .....	517 91	Fire Insurance Co. of the County of Philadelphia, Philadelphia .....	756 13
American Fire Ins. Co., Newark .....	68 00	Fireman's Fund, San Francisco .....	128 00
Atlantic Fire and Marine, Providence .....	26 00	Firemen's, Dayton .....	57 00
Boylston Mutual, Boston .....	81 17	Firemen's, Newark .....	42 00
Boston Marine, Boston .....	\$,790 84	Firemen's, Baltimore .....	225 00
Boatmen's Fire & Marine, Pittsburgh .....	498 06	Fire Association of Philadelphia .....	4,048 99
China Mutual, Boston .....	672 00	First National Fire, Worcester .....	30 00
California, San Francisco .....	30 00	Franklin, Philadelphia .....	710 29
Citizens', Pittsburgh .....	767 95	Farmers' York .....	132 26
Commercial, San Francisco .....	84 00	German, Pittsburgh .....	823 10
Concordia, Milwaukee .....	150 86	Germania, Newark .....	246 17
Connecticut Fire, Hartford .....	244 00		

## FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES, ETC. — (Continued).

Glard Fire and Marine, Philadelphia.....	\$136 94	Pennsylvania, Philadelphia.....	\$500 71
Hartford Fire Insurance Co., Hartford.....	430 00	People's, Pittsburgh.....	187 00
Home Mutual, San Francisco.....	62 00	President and Directors of the Insurance Company of North America	
Insurance Company of the State of Pennsylvania, Philadelphia.....	1,167 08	Philadelphia.....	10,707 88
Milwaukee Mechanics', Milwaukee.....	293 00	Providence Washington, Providence.....	2,946 45
Manufacturers and Merchants', Pittsburgh.....	89 00	Prescott, Boston.....	140 47
Manufacturers' Fire and Mar., Boston.....	880 42	Phoenix, Hartford.....	394 00
Mercantile, Cleveland.....	29 00	Reading Fire, Reading.....	184 00
Mercantile Fire and Marine, Boston.....	46 00	Security, New Haven.....	36 00
Merchants', Providence.....	94 00	Shoe and Leather, Boston.....	884 26
Merchants', Newark.....	132 00	St. Paul Fire and Marine, St. Paul.....	84 00
Mechanics', Philadelphia.....	365 80	Springfield Fire & Mar., Springfield.....	226 00
Michigan Fire and Marine, Detroit.....	278 57	Spring Garden, Philadelphia.....	520 97
National, Hartford.....	138 00	Sun, San Francisco.....	83 00
Neptune Fire and Marine, Boston.....	22 00	Traders', Chicago.....	138 00
Newark Fire Insurance Co., Newark.....	172 93	Union, San Francisco.....	70 00
New Hampshire, Manchester, N. H.....	116 00	Union, Philadelphia.....	1,503 26
North America, Boston.....	184 47	United Firemen's Philadelphia.....	291 67
Northwestern National, Milwaukee.....	153 40	Washington Fire and Marine, Boston.....	584 00
New Orleans Ins. Co., New Orleans.....	46 00	Western, Pittsburgh.....	64 00
Orient, Hartford.....	232 00		
Pennsylvania, Pittsburgh.....	649 25	Total, 70 companies.....	\$41,009 13

## FOREIGN FIRE INSURANCE COMPANIES.

British America Assurance Company, Toronto.....	\$188 06	Norwich Union Fire Ins. Society, Norwich.....	\$200 00
City of London Fire Ins. Co., London.....	117 00	Phoenix Assurance Co., London.....	315 00
Commercial Union Assurance Company, London.....	391 50	Queen, Liverpool.....	276 00
Guardian Fire and Life Co., London.....	263 00	Royal, Liverpool.....	794 20
Fire Insurance Association, London.....	184 00	Scottish Commercial, Glasgow.....	15 30
Hamburg-Bremen, Hamburg.....	209 00	Scottish Union and Nat., Edinburgh.....	93 00
Hamburg-Magdeburg, Hamburg.....	208 42	Standard Fire Office, London.....	51 20
Imperial, London.....	272 00	Sun Fire Office, London.....	707 50
Lancashire, Manchester.....	342 00	Transatlantic, Hamburg.....	82 00
Lion, London.....	94 00	The Corporation of the London Assurance, London.....	216 00
Liverpool & London & Globe, Liv.....	670 95	United Fire Reinsurance Company, Manchester.....	52 00
London and Lancashire, Liverpool.....	431 00	Western Assurance Co., Toronto.....	180 00
London and Provincial Fire, London.....	37 00		
North British & Mercantile, London.....	460 00	Total, 28 companies.....	\$7,217 77
North German, Hamburg.....	60 00		
Northern Assurance Co., London.....	283 00		

## FOREIGN MARINE INSURANCE COMPANIES.

Allgemeine Versicherungs Gesellschaft, etc., Dresden.....	\$1,087 75	Thames & Mersey Marine, Liverpool.....	\$1,044 74
British & Foreign Marine, Liverpool.....	3,019 66	Union, Liverpool.....	2,045 14
Sea, Liverpool.....	4,435 95	Universal Insurance Co., Liverpool.....	278 08
Switzerland, Zurich.....	2,646 87	Total, 7 companies.....	\$14,508 14

## FOREIGN LIFE INSURANCE COMPANIES.

Eagle and Albion, London.....	\$428 36
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## FOREIGN FIDELITY AND CASUALTY COMPANIES.

Accident Insurance Company of North America, Montreal.....	\$193 00
Guarantee Company of North America, Montreal.....	63 00
Total, 2 companies.....	\$256 00

## NEW YORK STATE LIFE INSURANCE COMPANIES.

Equitable.....	\$37 00
Metropolitan.....	5 00
Washington.....	4 00
Total, 3 companies.....	\$46 00

## NEW YORK CASUALTY INSURANCE COMPANIES.

Fidelity and Casualty Company.....	\$34 00
Metropolitan Plate Glass.....	9 00
Total, 2 companies.....	\$43 00

# STATISTICAL TABLES.

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## LIFE INSURANCE COMPANIES OF OTHER STATES.

<i>Asia, Hartford</i> .....	\$80 00	<i>Northwestern Mutual, Milwaukee</i> .....	\$385 00
<i>Berkshire, Pittsfield</i> .....	1,058 03	<i>Penn Mutual, Philadelphia</i> .....	2,951 77
<i>Connecticut General, Hartford</i> .....	34 00	<i>Phoenix Mutual, Hartford</i> .....	113 00
<i>Connecticut Mutual, Hartford</i> .....	154 00	<i>Provident Life and Trust, Phila.</i> .....	2,321 45
<i>Hartford Life and Annuity, Hartford</i> .....	2 00	<i>Prudential, Newark</i> .....	2,189 27
<i>John Hancock Mutual, Boston</i> .....	947 74	<i>State Mutual, Worcester</i> .....	880 15
<i>Massachusetts Mutual, Springfield</i> .....	2,814 51	<i>Union Central, Cincinnati</i> .....	75 00
<i>Mutual Benefit, Newark</i> .....	685 00	<i>Union Mutual, Portland</i> .....	30 00
<i>National, Montpelier</i> .....	923 43		
<i>New England Mutual, Boston</i> .....	3,740 47	<b>Total, 18 companies</b> .....	<b>\$20,253 81</b>

## CASUALTY INSURANCE COMPANIES OF OTHER STATES.

<i>Hartford Steam Boiler, Hartford</i> .....	\$34 00
<i>Travelers', Hartford</i> .....	774 00
<b>Total, 2 companies</b> .....	<b>\$808 00</b>

## CO-OPERATIVE INSURANCE COMPANIES.

<i>American Legion of Honor, Boston</i> .....	\$35 25
<i>Ancient Order of Foresters, Providence</i> .....	23 00
<i>Covenant Mutual Benefit Association, Galesburg</i> .....	30 00
<i>Cincinnati Life Association, Cincinnati</i> .....	21 00
<i>Equitable Aid Union, Columbus</i> .....	30 00
<i>Fidelity Mutual Life Association, Philadelphia</i> .....	68 00
<i>Home Mutual Aid Association, Boston</i> .....	23 00
<i>Jewelers' League of the City of New York, New York</i> .....	23 00
<i>Knights of Honor, St. Louis</i> .....	25 00
<i>Knights of Pythias, Indianapolis</i> .....	25 00
<i>Knights Templars and Masonic Mutual Aid Association, Cincinnati</i> .....	25 00
<i>Masonic Mutual Life Association, Cleveland</i> .....	23 00
<i>Massachusetts Benefit Association, Boston</i> .....	25 00
<i>Mercantile Mutual Accident Association, Boston</i> .....	11 00
<i>National Guard Mutual Benefit Life Association, New York</i> .....	17 00
<i>Northwestern Masonic Aid Association, Chicago</i> .....	30 00
<i>Order of the Golden Chain, Baltimore</i> .....	23 00
<i>Order of Chosen Friends, Indianapolis</i> .....	25 00
<i>Sons of Temperance National Mutual Relief Society, Washington</i> .....	19 00
<i>Supreme Council Home Circle, Boston</i> .....	23 00
<i>Supreme Council of the Royal Arcanum, Boston</i> .....	25 00
<i>Union Mutual Benefit Association, Boston</i> .....	10 00

**Total, 22 associations**..... **\$570 25**

**Certified copies of papers to individuals**..... **\$370 50**

**For postage on Insurance Reports**..... **\$4 23**

## SUMMARY.

<b>Fees from 5 New York Joint-Stock and Mutual Fire Insurance Companies</b> .....	<b>\$421 30</b>
<b>Fees from 1 New York Marine Insurance Company</b> .....	<b>140 20</b>
<b>Fees from 70 Fire, Fire-Marine and Marine Insurance Companies of other States</b> .....	<b>41,009 13</b>
<b>Fees from 28 Foreign Fire Insurance Companies</b> .....	<b>7,317 77</b>
<b>Fees from 7 Foreign Marine Insurance Companies</b> .....	<b>14,508 14</b>
<b>Fees from 1 Foreign Life Insurance Company</b> .....	<b>488 36</b>
<b>Fees from 2 Foreign Fidelity and Casualty Insurance Companies</b> .....	<b>266 00</b>
<b>Fees from 3 New York State Life Insurance Companies</b> .....	<b>45 00</b>
<b>Fees from 2 New York Casualty Insurance Companies</b> .....	<b>43 00</b>
<b>Fees from 18 Life Insurance Companies of other States</b> .....	<b>20,253 81</b>
<b>Fees from 2 Casualty Insurance Companies of other States</b> .....	<b>838 00</b>
<b>Fees from 23 Co-operative Insurance Associations</b> .....	<b>570 25</b>
<b>Fees for certified copies of papers to individuals</b> .....	<b>370 50</b>
<b>Postage on Insurance Reports</b> .....	<b>4 23</b>

**Aggregate, 161 companies**..... **\$86,056 68**





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# COÖPERATIVE STATISTICAL TABLES.

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TABLE No. I,

*Showing Assets, Liabilities, Income and Expenditures, with Ratio of Claims paid to Receipts, and Ratio of Expenses to Receipts, of Co-operative Associations or Societies transacting business in this State, for the year ending December 31, 1884.*

ASSOCIATIONS OR SOCIETIES.	ASSETS.		Total liabilities.	INCOME.		EXPENDITURES.			RATIO OF EXPENSES TO RECEIPTS.
	Invested assets.	Other assets.		Total receipts.	Paid for claims.	Paid for expenses.	Total disbursements.		
Albany Boardmen's Relief.....	\$5,551 78		\$13,018 00	\$47,294 85	\$46,475 00	\$1,854 09	\$45,889 09	\$8 27	
Albany Masonic Relief.....	3,311 05		22,118 25	28,211 06	20,010 00	1,273 21	2,188 21	8 14	
Albany Mutual Benefit.....	18,989 59	23,450 93	41,671 54	1,477 17	28,658 97	8,280 58	2,168 97	15 14	
Albany Relief Society.....	1,129 45	225,006 53	7,384 56	1,652,533 01	1,577,600 00	85,197 69	1,413,697 58	97 53	
American Legion of Honor.....				1,655,533 01				2 34	
American Protective.....	112 33	43 56	980 21	4,285 38	1,825 85	2,602 07	4,127 72	61 44	
Bank Clerks' Mut. Benefit.....	102,506 94		16,322 00	24,131 47	18,128 00	1,566 70	19,494 70	5 23	
Bankers & Merch. Alliance.....	2,615 56		11,582 13	15,725 13	13,000 00	9,662 59	43,222 59	2 52	
Benefit Association Order.....			11,582 13	15,725 13	13,000 00	9,662 59	101,524 39	7 87	
Bookbinders' Provident.....	2,479 45		19,078 40	15,768 66	17,106 44	1,616 17	15,621 61	88 77	
Bookbinders' Provident No. 2.....									
Brookellers and Stat. Prov.....	1,496 96		6,680 50	6,680 50	6,084 00	610 88	6,084 98	91 06	
Brooklyn Masonic Mut. Relief.....	1,991 97		20,005 00	6,657 80	4,749 00	5,656 60	3,314 50	71 88	
Brooklyn Mutual Aid.....			1,983 55	20,775 76	25,446 00	133 44	9 32	4 55	
Budapo Mutual Accident.....	15 21	304 76	409 59	1,983 55	1,671 22	1,376 64	1,983 96	80 61	
Burling Mutual Life and Reserve.....	4,402 52	13,050 32	27,086 95	27,086 95	5,965 19	18,820 43	24,775 61	68 14	
Builders & Manuf. Mut. Ben.....	1,083 95		2,248 48	2,248 48			1,972 50	87 74	
Catholic Benevolent Legion.....	66,182 07	58,600 28	41,071 74	68,696 20	68,040 31	1,873 87	66,913 68	91 39	
Catholic Knights of America.....	2,478 26		90,857 96	379,397 56	272,000 00	2,414 51	262,917 56	3 24	
Catholic Mutual Benefit.....	31,600 00		52,319 56	86,119 56	130,000 00	2,114 52	133,114 52	97 55	
Central New York Accident.....	166 80		4,638 49	4,638 49	2,313 20	2,319 46	1,049 16	63 01	
Chautauque Mutual Life.....	318 75	1,020 31	790 00	1,567 94	364 20	663 99	1,567 94	47 81	
Chesapeake Mutual Relief.....	433 65	780 73	2,800 24	2,800 24	784 08	1,600 11	2,384 14	88 06	
Chesapeake Friends' Order of.....	51,413 32		868,875 04	872,063 31	945,500 00	21,060 04	964,580 08	6 65	
Cincinnati Life.....	10,569 41	3,161 72	85,145 81	85,145 81	22,857 46	5,322 29	31,179 75	61 86	
Commercial Travelers'.....	92,439 81	98,980 43	186,040 15	139,004 15	96,000 00	6,063 15	101,063 15	63 50	
Co-operative Life Mut. Accid.....	28 08	10 33	4,185 00	4,173 32	4,476 84	1,702 75	4,176 08	19 23	
Co-operative Life and Accid.....	3,407 51	32,846 96	28,447 43	28,558 42	16,111 50	16,111 50	20,406 16	68 31	
Comopolitan Life.....	8,868 48	1,140 45	1,194 20	1,194 20	3,246 20	3,246 20	8,200 20	89 37	
Covenant Mutual Benefit.....	105,431 54	350,392 28	384,097 17	434,396 22	598,176 92	61,143 61	396,320 48	77 55	



TABLE No. I — (Continued).

ASSOCIATIONS OR SOCIETIES.	ASSETS.		INCOME.		EXPENDITURES.		RATIO OF	
	Invested assets.	Other assets.	Total assets.	Total liabilities.	Paid by members.	Other receipts.	Total receipts.	Total disbursements.
					Paid for claims.	Paid for expenses.	Claims paid to receipts.	Expenses to receipts.
Mutual Trust Fund Life.....	\$17,791 87	\$25,014 82	\$42,806 19	\$21,800 00	\$41,434 12	\$27,993 48	\$0 27	\$82 27
National Benefit Society.....	25,130 95	25,130 95	50,261 90	25,130 95	5,666 01	1,873 46	11 24	57 40
National Sec. Co. of N. Y. & N. J. Life.....	569 71	2,131 10	2,700 81	2,700 81	.....	3,873 46	17 24	75 78
N. Y. & N. J. Life.....	171 23	1,045 85	1,217 08	1,232 11	.....	1,884 72	17 24	75 78
N. Y. & N. J. Life.....	2,450 75	.....	2,450 75	.....	675 50	85 10	56 19	10 48
N. Y. Nat. Mut. Aid Society.....	9,889 14	10,124 54	20,013 68	15,833 92	59,109 18	15,715 04	74,824 24	19 46
N. Y. Safety Reserve Fund.....	5,091 87	16,656 45	21,748 32	2,033 79	8,125 93	16,459 85	19,585 78	56 81
N. Y. State Mut. Benefit.....	1,171 77	4,891 26	6,063 03	2,033 79	10,125 93	10,125 93	10,125 93	15 70
N. Y. State Mut. Benefit.....	6,063 03	.....	6,063 03	6,063 03	21,473 21	4,739 54	26,212 75	63 15
North American Mut. Benefit.....	.....	.....	.....	.....	112 05	.....	1,151 59	35 19
Northern Tier Masonic M. R. ....	640 88	1,871 77	2,512 65	1,141 00	7,282 00	805 60	7,387 60	4 11
Northwestern Masonic Aid.....	94,861 05	82,158 95	177,020 00	100,653 94	468,597 00	99,728 86	568,325 86	82 05
Odd Fellows' Mut. Aid & Ben. ....	4,441 48	.....	4,441 48	.....	7,353 24	244 48	7,597 72	101 84
Odd Fellows' Mut. Benefit.....	.....	.....	.....	.....	21,526 00	1,867 00	23,393 00	8 16
Odd Fellows' Provident.....	306 61	.....	306 61	.....	7,420 00	.....	8,741 00	9 19
Oregon Mut. Benefit.....	4,370 73	3,142 40	7,513 13	4,300 67	1,226 14	1,055 57	5,370 47	52 42
Parsons' Mut. Society.....	1,153 96	4,347 16	5,491 12	5,036 50	18,000 00	1,055 57	19,055 57	111 70
Peoples' Benefit.....	3,592 77	.....	3,592 77	.....	29,217 44	2,631 88	31,849 32	9 16
Peoples' Mutual Benefit.....	2,313 13	.....	2,313 13	.....	8,339 15	960 88	9,300 03	10 07
Polar Star Mutual Benefit.....	1,284 90	1,012 00	2,296 90	1,392 00	8,471 00	643 75	9,114 75	6 68
President.....	479 81	.....	479 81	.....	816 00	94 75	910 75	81 82
Queen City Lodge.....	148 73	.....	148 73	.....	824 03	824 03	1,648 06	9 47
Royal Arch.....	34,099 96	186,836 66	220,936 62	92,350 16	1,042,500 00	41,424 22	1,083,924 22	95 53
Royal Arch M. R. So. No. 1.....	1,437 72	.....	1,437 72	.....	1,690 00	110 49	1,800 49	6 62
Royal Templars of Temp'ance.....	4,760 65	29,043 50	33,804 15	24,575 57	273,940 00	11,495 73	285,435 73	4 01
St. Lawrence Life.....	6,442 80	5,844 50	11,787 30	860 54	2,681 93	10,088 77	12,770 70	85 40
St. Lawrence Mut. Temp. of Am. ....	.....	.....	.....	.....	2,681 93	10,088 77	12,770 70	85 40
Security Mutual Benefit.....	3,700 80	.....	3,700 80	.....	195 85	945 19	1,141 04	79 16
South'n Tier Masonic Relief.....	13,871 72	1,839 41	16,711 13	13,871 72	18,601 00	7,561 00	26,162 00	82 89
Standard Mutual Life.....	864 47	1,065 77	1,930 24	1,826 24	129,161 00	7,578 73	136,739 73	5 61
Teachers' Mutual Life Assur. ....	181 27	.....	181 27	.....	871 12	896 00	1,767 12	40 91
Teachers' Provident.....	42,202 68	8,992 25	51,194 93	6,970 60	4,400 00	573 14	8,973 14	4 63
Telegraphers' Mutual Benefit.....	279 11	.....	279 11	.....	26,038 40	70 21	26,108 61	43 00
Templars of Liberty of Amer. ....	.....	.....	.....	.....	575 41	174 00	749 41	8 59
								29 46

Union Benefit League .....	55 98	...	55 98	...	1,548 77	286 85	1,639 23	333 00	1,477 38	1,740 85	16 05	90 50
United Friends, Order of .....	6,428 70	...	81,443 28	...	48,567 19	1,700 80	50,267 99	24,350 96	21,428 88	46,404 89	49 60	42 68
United States Mutual Accl'd., .....	3,677 58	...	23,558 61	...	100,738 26	1,544 87	102,277 13	97,500 00	3,710 13	101,210 13	96 83	3 68
United Workmen, An. Ord. of .....	23,636 96	...	44,646 77	...	265,197 00	11,977 38	266,554 33	116,002 84	171,810 38	287,578 19	87 38	85 99
United Workmen, Gd. Legion .....	1,072 49	...	1,838 49	...	234,314 45	1,797 54	236,081 99	808,319 75	17,518 40	238,783 18	94 35	6 38
United Workmen, Sup. Legion .....	1,167 77	...	8,564 77	...	6,398 26	588 08	6,986 33	8,398 00	2,851 28	5,747 28	49 90	34 58
Western N. Y. Masonic Relief .....	1,315 28	...	8,338 13	...	11,393 00	8,425 21	19,818 21	10,356 00	2,856 28	13,943 38	65 55	35 22
Western New York Relief .....	...	...	...	...	20,716 28	...	20,716 28	...	1,488 05	22,968 94	105 56	7 31
Williamab'n Mas. Mut. Benefit .....	11,783 61	...	11,783 61	...	20,700 00	...	20,700 00	...	151 55	...	...	68 88
Women's Mut. Ins. & Acc. Co., .....	1,978 87	...	9,573 16	...	23,752 28	2,561 82	26,314 11	7,566 20	20,410 69	27,986 88	27 68	70 51
Totals .....	\$1,648,806 18	\$2,041,367 63	\$25,690,068 79	\$1,767,320 47	\$12,993,616 26	\$247,436 18	\$13,241,043 88	\$11,199,202 91	\$1,528,830 73	\$12,668,128 68	\$4 27	11 55



Empl. c Order Mutual Aid	7,802	420	1,004	7,191	7,802	480	1,028	7,191	102,157 40
Equal Rights Benefit	277	743	35	903	237	743	83	903	
Equitable Accident	1,583	1,718	273	1,583	139	1,416	261	1,294	2,910 48
Equitable Aid Union	13,040	2,680	1,618	14,098	7,417	889	707	7,517	141,277 90
Equitable Reserve Fund Life	247	361	88	635	215	819	82	463	2,383 17
Expressmen's Mutual Benefit	3,381	202	131	3,402	962	48	35	969	27,445 00
Family Fund Society		1,000	56	1,004		1,000	56	1,004	
Fidelity Mutual Life	2,627	1,068	592	3,398	60	1,111	41	1,199	
Foresters' Ancient Order of	2,263	433	367	2,839	425	64	28	402	8,500 00
Friends of Humanity, Benevolent Order	474	262	81	635	319	206	40	485	1,000 00
German Masonic Mutual Relief	288	8	21	260	288	2	21	269	1,975 00
Globe Mutual Benefit		1,581	793	738		1,581	793	738	167 50
Glob and Stock Life	109	13	9	153	109	53	9	153	1,375 00
Golden Chain, Order of	1,740	1,503	112	2,940	26	10	1	35	13,000 00
Golden Eagle		1,640	1,018	2,687		1,640	1,018	227	18,000 00
Good Templars' Mutual Benefit	51	77	14	114	51	77	14	114	62 50
Home Benefit	1,777	1,890	864	2,803	177	1,478	37	1,525	10,175 36
Home Benefit Society	1,944	1,566	813	1,667	1,125	1,455	376	1,202	9,811 53
Home Circle, Supreme Council of	2,176	733	303	2,706	293	243	49	477	9,711 01
Home Provident Safety Fund	1,565	431	648	1,388	1,565	431	648	1,388	10,000 00
Hooes Falls Mutual Relief	659	323	214	768	659	323	214	768	4,215 68
Insurance Clerk's Mutual Benefit	613	73	27	659	613	73	27	659	16,000 00
Jewelers' League	3,005	411	463	2,641	3,005	421	463	2,904	25,000 00
Knights of Columbia	230	303	78	415	180	297	42	435	25,732 50
Knights of Honor Supreme Lodge of	128,309	10,640	10,345	128,611	14,331	1,057	970	15,339	313,000 00
Knights of Pythias	26,977	2,446	2,034	26,480	2,045	170	175	2,040	39,409 00
Knights of St. John and Malta	122	167	57	223	119	56	56	130	121 90
Knights Templars and Masonic Mutual	4,899	435	274	4,560	1,557	246	112	1,691	72,000 00
Legion of Justice, Supreme Council	193	251	42	391	193	251	42	391	31,113
Masonic Assurance	444	8	39	413	444	8	39	413	563 00
Masonic Guild and Mutual Benefit	1,076	163	123	1,115	1,076	163	123	1,115	8,410 33
Masonic Mutual Life	228	430	34	634	22	51	8	63	
Masonic and Ministerial Relief	505	51	88	408	505	51	88	408	5,044 13
Mercantile Benefit	2,145	231	61	2,315	234	64	64	2,315	60,000 00
Mercantile Mutual Accident Society	974	1,841	1,177	1,138	974	1,841	1,177	1,188	5,389 21
Mohawk Valley Masonic Life	179	1	39	141	179	1	39	141	531 00
Mohawk Valley Sick Benefit		78	4	74		78	4	74	20 00
Mutual Aid and Accident (Class A)	2,116	488	453	2,116	2,116	488	453	2,116	23,545 45
Mutual Aid and Accident (Class B)	1,364	495	740	1,019	1,364	405	740	1,019	9,380 46
Mutual Benefit	1,182	132	206	1,098	1,182	132	206	1,098	12,500 00
Mutual Benefit Life	1,094	1,714	449	2,349	918	550	279	1,489	
Mutual Help Association for Odd Fellows	48	1	49	49	48	1	49	49	
Mutual Relief	978	171	27	1,132	978	171	27	1,132	2,884 50



TABLE No. II — (Continued).

ASSOCIATIONS OR SOCIETIES.	GENERAL BUSINESS.				BUSINESS IN STATE OF NEW YORK.				
	Number of policies in force Dec. 30, 1883.	Number written during the year 18-4.	Number terminated during the year 1884.	Number in force Dec. 31, 1884.	Number of policies in force Dec. 31, 1883.	Number written during the year 1884.	Number terminated during the year 1884.	Number in force Dec. 31, 1884.	Amount of losses paid during the year 1884.
Mutual Relief Society.....	10,129	8,850	1,123	12,360	8,888	2,635	870	10,104	\$151,904 87
Mutual Reserve Fund Life.....	14,845	9,801	2,867	20,773	7,159	4,015	1,680	9,468	202,850 00
Mutual Trust Fund Life.....	1,068	1,437	417	2,068	631	780	925	1,195	22,678 82
National Benefit Society.....	1,885	2,232	733	2,938	640	468	525	183	12,000 00
National Masonic Co-operative Relief.....	176	410	24	503	123	366	94	455	417 75
National Provident Union.....	2,619	435	1,066	2,008	2,619	455	1,066	2,008	59,109 18
New York National Mutual Aid Society.....									
New York Safety Reserve Fund.....	2,080	1,127	366	2,701	2,080	1,127	366	2,701	2,870 04
New York State Mutual Benefit.....	2,189	1,601	443	2,247	2,189	1,601	443	2,247	10,411 03
North American Mutual Benefit.....	336	114	104	346	316	112	104	324	20,726 80
Northern Tier Masonic Mutual Relief.....	630	18	83	565	630	18	83	565	20,316 78
Northwestern Masonic Aid.....	20,425	7,738	2,586	25,573	2,005	1,311	159	2,768	7,223 00
Odd Fellows' Mutual Benefit.....	20,829	10	106	20,939	939	1,311	159	2,768	50,500 00
Odd Fellows' Provident.....	800	60	61	791	800	60	61	843	21,256 00
Owego Mutual Benefit.....	487	1,032	40	1,479	487	1,032	40	701	1,830 00
Patrons' Aid Society.....	1,013	42	170	1,885	846	38	151	1,773	1,226 14
People's Benefit.....	1,297	44	103	1,238	1,297	44	103	1,238	10,600 00
People's Mutual Benefit.....	735	173	23	886	1,725	173	103	1,888	22,317 44
Polar Star Mutual Benefit.....	638	5	190	473	638	5	190	686	8,329 15
Provident.....	202	44	6	200	203	44	6	200	8,474 00
Royal Arcanum.....	47,744	7,973	1,906	53,811	7,539	1,687	277	8,869	50,516 00
Royal Templars of Temperance.....	17,929	2,888	4,474	15,113	7,895	553	978	7,313	132,500 00
St. Lawrence Life.....	238	413	60	611	160	23	41	241	122,000 00
St. Lawrence Life (Accident Dept.).....	110	110	110	110	50	188	50	190	49 10
Scandinavian Grand Temple of America.....	657	203	141	619	586	203	141	647	92 65
Security Mutual Benefit.....	586	141	141	647	586	141	141	647	18,601 00
Southern Tier Masonic Relief.....	4,271	126	1,000	3,397	2,875	70	98	2,889	61,000 00
Standard Mutual Life.....	2,023	263	118	2,168	2,023	263	118	2,168	87,112 12
Teachers' Mutual Life Assurance.....	2,032	69	60	2,031	2,031	69	60	2,031	8,000 00
Teachers' Provident.....	83	67	6	154	95	67	6	156	196
Telegraphers' Mutual Benefit.....	2,839	389	147	3,081	745	105	83	797	8,456 10

Temple of Liberty of America.....	296	619	296	45	619	296	45	619	296	41
Union Benedict League .....	741	28	741	761	22	741	761	22	741	838 00
Union Mutual .....	1,989	2,887	1,987	999	2,887	1,987	999	2,887	1,987	94,840 96
United Friends, Order of.....	5,532	7,058	5,518	766	7,058	5,518	437	8,996	5,518	6,000 00
United States Mutual Accident. ....	15,359	90,021	15,359	6,312	90,021	15,359	6,312	90,021	15,359	116,082 84
United Workmen, Ancient Order of ..	18,298	19,674	18,298	1,128	19,674	18,298	1,128	19,674	18,298	800,000 00
United Workmen, Grand Legion.....	527	778	527	111	778	527	111	778	527	8,396 00
United Workmen, Supreme Legion ..	932	2,181	932	191	2,181	932	6	144	932	.....
Utica Mutual Benefit .....	94	52	94	5	52	94	5	92	94	.....
Western New York Masonic Relief.....	1,080	973	1,080	86	973	1,080	86	973	1,080	21,875 88
Western New York Relief .....	88	187	88	69	187	88	69	187	88	21,875 88
Williamsonburgh Masonic Mutual Benefit ..	988	880	988	109	880	988	109	880	988	26,644 80
Women's Mutual Insurance and Accident Company.	1,800	2,821	1,800	1,088	2,821	1,800	1,088	2,821	1,800	1,965 96
Totals .....	286,541	591,874	191,850	73,060	591,874	191,850	73,060	591,874	286,541	\$8,920,878 35

TABLE NO. III.

*Showing the name and location of each Co-operative Association or Society authorized to transact business in the State of New York, together with the names of its Officers, and the names and residences of Attorneys upon whom process may be served.*

ASSOCIATIONS OR SOCIETIES.	Location.	OFFICERS.			ATTORNEY OR WHOM PROCESS MAY BE SERVED.*	
		President.	Secretary.	Name.	Residence.	
Albany Boatmen's Relief.	Albany, N. Y.	J. C. Cuyler.	Samuel Cook.	Galen R. Hitt.	55 State st., Albany, N. Y.	
Albany Masonic Relief.	116 State st., Albany, N. Y.	Robert Geer.	John Fonda.	John Fonda.	88 Chestnut st., Albany, N. Y.	
Albany Mutual Benefit.	63 South Pearl st., Albany, N. Y.	John W. Wheelock.	John J. Cox.	Fred. E. Wadhams.	8 Twiddle Hall Albany, N. Y.	
American Co-operative Relief.	Syracuse, N. Y.	Henry L. Duguid.	Daniel W. Beadell.	M. A. Knapp.	8 Larned Pl., Syracuse, N. Y.	
American Legion of Honor.	90 Beacon st., Boston, Mass.	Michael Niabet.	Adam Warnock.			
American Protective.	464 Grand st., Brooklyn, N. Y.	John H. Snyder.	Isaac M. Clark.	L. P. Grover.	370 S. 5th st., B'klyn, N. Y.	
Bank Clerks' Mutual Benefit.	N. Y. Clearing House, 14 Pine st.	E. T. Hulst.	F. C. Elder.	Carlisle Norwood, Jr.	140 Nassau st., New York.	
Bankers and Merchants' Alliance.	170 Broadway, New York city.	Henry A. Coburn.	Henry W. Pope.	W. J. Underwood, Jr.	170 Broadway, New York.	
Benal Berith, Independent Order.	908 Third ave., New York city.	Simon M. Roeder.	S. Hamburger.	S. Hamburger.	908 Third ave., New York.	
Bookbinders' Provident.	150 Nassau st., New York city.	Robert Rutter.	E. J. Campbell.	Robert Rutter.	118 E. 14th st., New York.	
Bookbinders' Provident, No. 2.	150 Nassau st., New York city.	Wm. H. Orton.	E. J. Campbell.	R. Rutter.	118 E. 14th st., New York.	
Booksellers and Stationers' Provident.	60 Duane st., New York city.	Chas. T. Dillingham.	Andrew Geyer.	S. Burdett Hyatt.	Marine Court, New York.	
Brooklyn Masonic Mutual Relief.	Brooklyn, Western District.	Joseph Short, Jr.	George M. Anderson.	George M. Anderson.	9 Will'ghby st., B'k'n, N. Y.	
Brooklyn Mutual Aid.	374 Gold st., Brooklyn, N. Y.	Wm. Maddren.	E. J. Campbell.	Wm. Maddren.	1 Hanson place, B'k'n, N. Y.	
Buffalo Mutual Accident.	Chapin Block, Buffalo, N. Y.	Wm. H. Slocum.	Charles G. Read.	Charles G. Read.	50 Chapin B'ck, Buff., N. Y.	
Buffalo Mutual Life and Reserve.	Chapin Block, Buffalo, N. Y.	M. M. Fennel.	J. W. Woodruff.	J. W. Woodruff.	Chapin Block, Buff., N. Y.	
Builders & Manufacturers' Mut. Benefit.	380 Broadway, New York city.	John J. Tucker.	A. J. Bicknell.	Wm. T. Comstock.	256 W. 55th st., New York.	
Catholic Benevolent Legion.	285 & 40 Court st., Brooklyn, N. Y.	John D. Kelley, Jr.	John D. Carroll.	John R. Kahn.	26 Court st., B'klyn, N. Y.	
Catholic Mutual Benefit.	Niagara Falls, N. Y.	W. C. Shields.	W. C. Hickey.	James Martin.	Niagara Falls, N. Y.	
Catholic Knights of America, Order of.	Marion county, Ky.	Wm. E. Russell.	Jno. Barr.			
Central New York Accident.	51 East State st., Ithaca, N. Y.	Levi Kenney.	Geo. V. Benjamin.	Orange P. Hyde.	Ithaca, N. Y.	
Chautauqua Mutual Life.	Elliott Block, Mayville, N. Y.	James Granger.	W. H. Tennant.	W. H. Tennant.	Oxford, N. Y.	
Chenango Mutual Relief.	34 and 30 Hubbard Block, Indianapolis, Ind.	Gerrit H. Perkins.	Charles W. Brown.	Wm. R. Mygatt.		
Chosen Friends, Order of.	68 W. Third st., Cincinnati, O.	H. H. Morse.	T. B. Linn.			
Cincinnati Life.		J. R. Baumes.	J. H. Gray.			
Commercial Travelers'.	5 Pike Block, Syracuse, N. Y.	James H. Eaton.	J. Will Page.	James H. Eaton.	Globe Hotel, Syracuse, N. Y.	
Commercial Travelers' Mut. Accident.	Genesee st., Utica, N. Y.	Henry D. Pixley.	Edward Trevetti.	Henry D. Pixley.	418 Genesee st., Utica, N. Y.	
Co-operative Life and Accident.	171 Broadway, New York city.	E. C. Hazard.	Lewis A. Osborn.	C. C. Leeds.	130 Broadway, New York.	
Comopolitan Relief.	13 Park Row, New York city.	Robert P. McBride.	J. Orlando Tobias.	Samuel G. Adams.	448 W. 87th st., New York.	
Covenant Mutual Benefit.	108 Prairie st., Galesburg, Ill.	A. W. Berggren.	E. F. Phelps.			

Dry Goods Mutual Benefit	340 Broadway, New York.
Empire Order Mutual Aid	W. E. Jouney
Equitable Accident	Francis H. W. Codd
Equitable Aid Union	George F. Lyon
Equitable Reserve Fund Life	Phillip W. Kopper
Freemason's Mutual Benefit	Samuel Fischman
Family Fund Society	Elmira N. Y.
Fidelity Mutual Life	198 Broadway, New York.
Fishermen's Mutual Benefit	53 Nassau st., New York.
Foresters, Ancient Order of	Abel Cook
Free Sons of Israel, Independent Order	H. J. Goldsmith
Friends of Humanity, Benef. Order	37 Second ave., New York
German Masonic Mutual Relief	391 Broadway, New York
Globe Mutual Benefit Society	18 E. 4th st., New York
Gold and Stock Life	Louis F. Post
Golden Chain, Order of	Daniel E. Pike
Golden Eagle	197 Broadway, New York
Good Templars' Mutual Benefit	906 Oaburn House, Rochester.
Home Circle, Supreme Council of	C. A. Keeler
Home Benefit	Andrew S. Brownell
Home Benefit Society	Royal S. Crane
Home Provident Safety Fund	N. Denison Morgan
Hoosac Falls Mutual Relief	Wm. Powell, Jr.
Insurance Clerks' Mutual Benefit	Edward Rowell
Jewelers' League	Gilbert T. Woglom
Knickerbocker Mutual Benefit	Littis O. Reeve
Knights of Columbia	D. J. Auchmudy
Knights of Honor, Supreme Lodge of	B. F. Nelson
Knights of Pythias	Halvor Nelson
Knights of St. John and Malta	John L. Davies, Jr.
Legion of Justice, Supreme Council	Charles Brown
Masonic Assurance	Sarah E. Davis
Masonic Guild and Mutual Benefit	Fred. W. Herring
Masonic Life	Frank L. Stowell
Masonic Mutual Life	Stephen M. Evry
Masonic and Ministerial Relief	F. W. Pelton
Mercantile Benefit	George McJellan
Mercantile Mutual Accident Society	Russell P. Hoyt
	Wm. C. Hickox

• By chapter 846, Laws 1884, the Superintendent of the Insurance Department is made the Attorney on whom process shall be served in the case of Co-operative Associations of other States, doing business in this State.

# STATISTICAL TABLES.

TABLE No. III -- (Continued.)

ASSOCIATIONS OR SOCIETIES.	Location.	OFFICERS.			ATTORNEY OR WHOM PROCEEDS MAY BE SERVED.*
		President.	Secretary.	Name.	
Mohawk Valley Masonic Life.	Ilion, N. Y.	Philo Remington.	Joseph P. Ogden.	J. P. Ogden.	Ilion, N. Y.
Mohawk Valley Sick Benefit.	Amsterdam, N. Y.	Thomas Middle.	Eli Van Brocklin.	R. J. Bacon.	Amsterdam, N. Y.
Mutual Aid and Accident, Class "A."	134 Power's Bld'g, Roch., N. Y.	Burt Van Horn.	D. J. Woodworth.	George Reines.	Rochester, N. Y.
Mutual Aid and Accident, Class "B."	124 Power's Bld'g, Roch., N. Y.	Edward Van Horn.	D. J. Woodworth.	George Reines.	Rochester, N. Y.
Mutual Benefit.	233 Broadway, New York city.	Edward Barr.	W. D. Chandler.	Edward Barr.	78 John street, New York.
Mutual Benefit Life.	240 Broadway, New York city.	Edward Henry Kent.	Wm. L. Gardner.	Edward Henry Kent.	240 Broadway, New York.
Mutual Help Assoc'n, Odd Fellows.	Transamberg, N. Y.	B. F. Tompkins.	B. F. Hunter.	B. F. Tompkins.	Transamberg, N. Y.
Mutual Relief.	98 Third ave., New York city.	Henry S. Herriman.	Leopold Woodie.	Henry S. Herriman.	330 Broadway, New York.
Mutual Relief Society.	23 Elwood Block, Roch., N. Y.	Sylvanus A. Ellis.	Herrick J. McCormick.	John M. Dunning.	85 Power's Bld'g, Roch., N. Y.
Mutual Reserve Fund Life.	55 Liberty st., New York city.	Edward B. Harper.	Fred. T. Brame.	Alfred Taylor.	55 Liberty st., New York.
Mutual Trust Fund Life.	Bennett Bld'g, New York city.	W. J. Walker.	W. E. Hoskins.	Taylor & Parker.	55 Liberty st., New York.
National Benefit Society.	32 Liberty street, New York city.	George Merrill.	F. Delano.	L. P. Levy.	71 Broadway, New York.
National Masonic Co-operative Relief.	347 Washington st., Buff., N. Y.	George M. Osgoodby.	Wm. A. Murray.	Geo. M. Osgoodby.	Kramlin Block, Buff., N. Y.
National Provident Union.	83 Pine street, New York city.	Edward O. Bragdon.	Joseph L. Killgore.	Ira D. Warren.	170 Broadway, New York.
New York and Brooklyn Ferryman's.	176 Grand st., Brooklyn, N. Y.	Jacob Warner.	Isaac H. Pryer.	John T. Ballou.	85 8th st., B'klyn, E. D.
New York Nat. Mut. Aid Society.	159 Power's Block, Roch., N. Y.	Henry S. Hebard.	W. H. Montgomery.	Chas. S. Baker.	116 Power's Block, Roch.
New York Safety Reserve Fund.	215 Bowers, New York city.	Hugo Gorech.	Henry V. Gabagan.	Hugo Gorech.	322 E. 86th st., New York.
New York State Mutual Benefit.	67 Warren street, Syracuse, N. Y.	Nirom M. Crane.	E. W. Baxter.	E. W. Baxter.	67 Warren st., Sy'cus, N. Y.
New York State Relief.	44 State street, Albany, N. Y.	Robert Geer.	James E. Allanson.	Chas. W. Mead.	86 State st., Albany, N. Y.
North American Mutual Benefit.	499 Broadway, Brooklyn, N. Y.	Frederick Gaus.	Martin T. Weisel.	M. Hallheimer.	499 Broadway, B'klyn, N. Y.
Northern Tier Masonic Mutual Relief.	Ogdensburg, N. Y.	Gates Curtis.	W. W. Fulton.	Gates Curtis.	Ogdensburg, N. Y.
North Western Masonic Aid.	Room 10 Howland Fl'k, Chic., Ill.	Daniel J. Avery.	James A. Stoddard.	John W. Stebbins.	8 Chestnut st., Roch., N. Y.
Odd Fellows' Mut. Aid and Benevolent.	Rochester, N. Y.	Jacob Fonda.	Samuel Gosnell.	John H. Sutter.	135 N. Oxford st., B'klyn.
Odd Fellows' Mutual Benefit.	125 N. Oxford st., B'klyn, N. Y.	Jos. M. E. Burnett.	John H. Sutter.	E. Jacobs.	133 S. Elliott pl., B'klyn.
Odd Fellows' Provident.	153 S. Elliott place, B'klyn, N. Y.	S. L. Rowland.	E. Jacobs.		
Owego Mutual Benefit.	Ogdensburg, N. Y.	Foster N. Mabes.	John J. Van Kleeck.	Frank M. Baker.	Owego, N. Y.
Parsons' Aid Society.	Elmira, N. Y.	Geo. S. McCann.	E. J. Young.	E. J. Young.	Elmira, N. Y.
People's Benefit.	8 Hendricks B'k, Syracuse, N. Y.	Dwight H. Bruce.	Joseph N. Page.	Daniel Chadsee.	Syracuse, N. Y.
People's Mutual Benefit.	Owego, N. Y.	Newton W. Nutting.	Henry Lewis.	Newton W. Nutting.	Owego, N. Y.
Polar Star Mutual Benefit.	59 Ave. D, New York city.	George W. Weed.	Smith S. Merrith.	Samuel Sanderson.	383 Grand st., New York.
Providence.	Grand st., Maspeth, L. L., N. Y.	Jas. S. Fairbrother.	Ansel L. Freeman.	J. E. Van Nostrand.	305 Broadway, N. Y.
Queen City Lodge.	New Era Hall, Main st., Buff., N. Y.	William Guard.	James C. Hall.	J. A. Ronayne.	Main & N. Div. sts., Buf.
Royal Arcanum.	7 Exchange place, Boston, Mass.	John Haskell Butler.	W. O. Robson.		
Royal Arch Mut. Relief Society, No. 1.	Masonic Temple, New York city.	Daniel Wolf.	George Lockwood.	Daniel Wolf.	83 Pine st., New York.
Royal Templars of Temperance.	48 W. Eagle st., Buffalo, N. Y.	J. W. Grosvenor.	Pardon A. Ross.	Cyrus K. Porter.	404 Main st., Buff., N. Y.

St. Lawrence Life.....	5 Beekman st., New York city.	John J. Barnsdall	Wm. D. Archbold.	Chas. H. Loveth.	5 Beekman st., New York.
St. Lawrence Life, Accident Dept.	5 Beekman st., New York city.	J. J. Barnsdall.	W. D. Archbold.	Chas. H. Loveth.	5 Beekman st., New York.
Scandinavian, Grand Temple of Am.	133 Fulton st., Brooklyn, N. Y.	John A. Ringholm.	C. Feiborn.	N. Dana Wells.	44 & 46 Exchange pl., N. Y.
Security Mutual Benefit.	233 Broadway, New York city.	C. G. Goodall.	Wm. D. Chandler.	Wm. D. Snow.	102 Broadway, New York.
Southern Tier Masonic Relief.	101 Lake st., Elmira, N. Y.	C. N. Shipman.	H. E. Berry.	Charles A. Collin.	Elmira, N. Y.
Standard Mutual Life.	223 Broadway, New York city.	R. Carman Combes.	Wm. D. Chandler.	Wm. D. Snow.	118 Broadway, New York.
Teachers' Mutual Life Assurance.	New York city.	Henry C. Martin.	Henry C. Litchfield.	H. C. Litchfield.	239 E. Houston st., N. Y.
Teachers' Provident.	732 & 103 E. 7th st., New York city.	N. A. Calhoun.	A. E. Bush.	Edward S. Peck.	233 Broadway, New York.
Telegraphers' Mutual Benefit.	118 Broadway, New York city.	A. H. Brewer.	Chas. P. Brush.	Charles G. Carey.	59 Wall street, New York.
Templars of Liberty, of America.	426 W. 29th st., New York city.	John C. Endries.	Henry Morrow.	Henry Morrow.	426 W. 29th st., New York.
Union Benefit League.	New York city.	J. H. Darland.	I. E. Totten.	J. H. Darland.	66 W. 92d st., New York.
Union Mutual.	Bath, N. Y.	G. E. Sutherland.	Grattan H. Wheeler.	Grattan H. Wheeler.	Bath, N. Y.
United Friends' Order of.	81 Lomb st., Poughkeepsie, N. Y.	Jacob Roberts.	O. M. Shedd.	John C. Nott.	Albany, N. Y.
United States Mutual Accident.	200 & 202 B'way, New York city.	Charles B. Peet.	James R. Pitcher.	Chas. B. Peet.	429 Broadway, New York.
United Workmen, Ancient Order of.	Dunkirk, N. Y.	Hobart B. Loomis.	Nathan J. Horton.	Nathan J. Horton.	Dunkirk, N. Y.
United Workmen, Grand Legion.	1011 Delaware ave., Buff., N. Y.	Gardner Beckwith.	James McIntyre.	Leroy Andrus.	17 W. Eagle st., Buff., N. Y.
United Workmen, Supreme Legion.	5th & Louisa sts., St. Louis, Mo.	Clark D. Knapp.	W. F. Bohm.	Clark D. Knapp.	Albion, N. Y.
Utica Mutual Benefit.	Utica, N. Y.	Wm. Balchert.	Henry Schafer.	John Nelbach.	Utica, N. Y.
Western New York Masonic Relief.	17 Elwood Block, Roch., N. Y.	Jacob G. Maurer.	Clifton C. Gifford.	John W. Stebbins.	8 Chestnut st., Roch., N. Y.
Western New York Relief.	Sherman, Chautauque Co., N. Y.	John T. Green.	R. J. Coffin.	William F. Green.	Sherman, Ch'qua Co., N. Y.
Williamsburgh Masonic Mut. Benefit.	81 Broadway, Brooklyn, N. Y.	Wm. S. Conely, Jr.	Wm. Duncomb.	H. C. Sawtelle.	944 Cooper st., B'klyn, N. Y.
Women's Mut. Ins. and Accident Co.	263 4th ave., New York city.	Elizabeth B. Phelps.	Elizabeth S. Roberts.	John A. Kamping.	123 Broadway, New York.

\*By Chapter 246, Laws 1894, the Superintendent of the Insurance Department is made the Attorney on whom process shall be served in the case of Co-operative Associations of other States, doing business in this State.



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## PART II.

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# New York State Life Insurance Companies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
LIFE INSURANCE COMPANIES OF THE STATE OF NEW  
YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF  
DECEMBER, 1884.

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# BROOKLYN LIFE INSURANCE COMPANY.

No. 51 LIBERTY STREET, NEW YORK,

[Organized and commenced business July, 1864.]

WILLIAM M. COLE, *President.*

WILLIAM DUTCHER, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$125,000.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$45,063 20	
Renewal premiums.....	144,797 16	
Total.....	\$190,440 36	
Deduct amount paid for reinsurance.....	1,469 64	
Total premium income.....		\$188,970 72
Interest on:		
Mortgage loans.....		80,544 94
Bonds and dividends on stock.....		27,695 81
Premium notes, loans or liens.....		6,774 48
Rents from company's property.....		18,500 77
All other income.....		8,664 58
Total Income during the year.....		\$276,150 70
Balance of net or ledger assets December 31, 1883.....		1,480,646 38
Total.....		\$1,756,797 08

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$75,864 00	
Matured endowments and additions.....	61,847 48	
Total amount actually paid for losses and endowments.....		\$137,211 48
Surrendered policies.....		27,985 11
Dividends to policyholders.....		14,524 69
Premium notes and loans voided by lapse of policies.....		1,271 33
(Total paid policyholders.....)	\$181,842.54.)	
Profit and loss account.....		1,533 40
Paid stockholders for interest or dividends....		10,000 00
Commissions to agents (new, \$3,980.64; renewal, \$6,051.81).....		14,982 45
Traveling expenses of agents.....		2,482 81
Medical examiners' fees.....		5,485 42
Salaries and other compensation of offices and other office employes,		20,191 75
Taxes in State where organized, and taxes, licenses, fines and fees in		
other States.....		5,646 18
Rent.....		4,280 50
Commuting commissions.....		6,917 95
Law department expenses.....		6,495 11
Advertising and printing.....		8,546 88
All other payments, viz.: Home office and agency expenses.....		10,587 56
(Total miscellaneous expenses.....)	\$92,148.96.)	
Disbursements during the year, deducted from above total....		\$273,491 50
Balance December 31, 1884.....		\$1,483,305 58

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$235,898 26
Loans secured by mortgages on real estate, first liens.....	498,924 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Mechanics' Bank of Brooklyn, stock,	\$19,500 00	\$39,000 00	\$22,000 00
Staten Island R. R. Co. bond.....	1,000 00	1,100 00	800 00
Oswego and Rome R. R. Co. bonds,	2,000 00	2,500 00	2,000 00
Rochester City Water Works bonds,	10,000 00	15,000 00	10,000 00
N.Y., Lack. & West. R. R. Co. bds.,	1,000 00	1,170 00	500 00
Total amounts .....	\$33,500 00	\$58,770 00	\$35,300 00

35,300 00

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds .....	\$112,500 00	\$112,250 00
Cincinnati City bonds.....	2,532 50	2,555 88
Richmond City bonds .....	10,506 20	10,506 20
Delaware and Hudson Canal Co. bonds .....	77,045 13	83,160 00
New York, Lackawanna and W. R. R. Co. bonds ..	54,625 00	58,500 00
Syracuse, Binghamton and N. Y. R. R. Co. bonds..	37,408 50	38,025 00
Detroit, Monroe and Toledo Railroad Co. bonds ...	30,671 73	31,000 00
Chicago, Milwaukee and St. Paul R. R. Co. bonds..	112,062 50	109,550 00
New York Central and H. R. R. stock .....	34,312 50	26,875 00
Total (carried out at cost value).....	\$471,664 06	\$472,422 03

471,664 06

Loans made in cash to policyholders on the company's policies ....	40,273 41
Premium notes and loans on policies in force .....	112,202 43
Cash in office, \$7,785.59; in bank, \$78,022.85; total.....	85,757 94
Temporary premium loans .....	5,172 28
Agents ledger balances .....	8,613 20

Total net or invested assets as per balance..... \$1,488,305 58

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	4,550 17
Bonds and stocks owned.....	450 00
Premium notes, loans or liens.....	5,563 36
Market value of real estate over cost.....	47,401 74
Market value of bonds and stocks over cost.....	757 97
Gross premiums due and unreported on policies in force .....	\$4,258 43
Gross deferred premiums on policies in force.....	31,672 35
Total.....	\$35,930 77
Deduct average loading (30 per cent) .....	7,126 15
Net amount of uncollected and deferred premiums.....	28,744 62
Total of invested and other assets.....	\$1,570,773 44
Deduct items not admitted .....	8,613 20
Total admitted assets.....	\$1,562,160 24

*Items not admitted:*

Agents' balances.....	\$8,613 20
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## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent interest .....	\$1,281,943 00
Deduct net value of risks reinsured.....	1,441 00

Net reinsurance reserve..... \$1,280,502 00

Death losses and matured endowments not due .....	\$37,124 00	
Death losses and other policy claims resisted.....	5,000 00	
<b>Total policy claims.....</b>		<b>\$42,124 00</b>
All other liabilities, viz: Premiums paid in advance, \$748.66 ;		
lapsed or surrendered policies, \$2,880 ; total.....		<b>3,578 66</b>
<b>Liabilities on policyholders' account .....</b>		<b>\$1,326,204 66</b>
<b>Gross surplus on policyholders' account :</b>		
Exclusively belonging to Tontine policyholders.....	2,611 00	
Belonging to other than Tontine policyholders .....	233,804 58	
<b>Total liabilities.....</b>		<b>\$1,562,160 24</b>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883 .....	\$113,225 66	
Premium notes, loans or liens received during 1884.....	4,639 15	
<b>Total .....</b>		<b>\$128,015 18</b>
<b>Deductions during the year as follows : Notes, loans or liens</b>		
<b>used in —</b>		
Payment of losses or claims.....	\$3,776 19	
Purchase of surrendered policies and canceled by lapse.....	1,571 28	
Redeemed by maker in cash.....	765 19	
<b>Total reduction of premium note account .....</b>		<b>10,812 70</b>
<b>Balance of note assets December 31, 1884.....</b>		<b>\$112,202 43</b>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including reversionary additions :*

	Number.	Amount.
Whole life policies .....	8,837	\$4,808,811
Endowment policies.....	695	815,475
All other policies.....	61	148,100

*New policies issued during the year :*

Whole life policies .....	1,105	585,501
Endowment policies.....	834	132,189
All other policies.....	11	18,500

*Old policies revised during the year :*

Whole life policies .....	9	9,002
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*Old policies increased in amount :*

Whole life policies .....	7	9,175
Endowment policies.....	8	6,825

*Additions by dividends during the year :*

Whole life policies.....		4,648
Endowment policies.....		190

<b>Total number and amount .....</b>	<b>5,617</b>	<b>\$6,582,436</b>
<b>Deduct policies decreased and ceased to be in force.....</b>	<b>1,245</b>	<b>866,149</b>
<b>Total policies in force at the end of the year.....</b>	<b>4,372</b>	<b>\$5,716,287</b>

*Policies in force at the end of the year, including reversionary additions :*

	Number.	Amount.
Whole life policies.....	3,469	\$4,758,975
Endowment policies.....	845	898,713
All other policies.....	58	128,600
<b>Total policies in force at the end of the year.....</b>	<b>4,372</b>	<b>\$5,716,287</b>

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	37	\$73,530
By maturity (endowments) .....	24	48,610
By expiry (term) .....	7	23,000
By surrender .....	109	190,960
By lapse.....	981	421,722
By change and decrease .....	15	83,687
Not taken .....	72	74,610
<b>Totals .....</b>	<b>1,245</b>	<b>\$866,149</b>

#### VIII. BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York:*

	Number.	Amount.
Policies in force December 31, 1883.....	1,909	\$2,020,116
Policies issued during 1884.....	1,173	442,707
<b>Total .....</b>	<b>3,082</b>	<b>\$2,462,823</b>
Deduct policies ceased to be in force during 1884.....	936	402,870
<b>Policies in force in New York December 31, 1884..</b>	<b>2,146</b>	<b>\$2,059,953</b>

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	8	\$19,272
Losses and claims incurred during 1884.....	15	17,259
<b>Total .....</b>	<b>23</b>	<b>\$36,531</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	31	\$31,231

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$67,827.76; notes or credits, \$2,104.91; total... **\$69,932 67**

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

No. 120 BROADWAY, NEW YORK.

[Incorporated July 26, 1869; commenced business July 23, 1869.]

HENRY B. HYDE, *President.*

WILLIAM ALEXANDER, *Secretary.*

#### I. CAPITAL.

Capital stock paid up in cash, \$100,000.

#### II. INCOME DURING 1884.

New premiums, without deductions.....	\$3,792,340 86
Renewal premiums .....	8,095,406 88
Annuities .....	147,564 06
<b>Total .....</b>	<b>\$12,035,302 40</b>
Deduct amount paid for reinsurance .....	3,873 18

**Total premium income..... \$12,031,330 22**

## Interest on:

Mortgage loans .....	\$901,940 82
Bonds and dividends on stock .....	989,069 94
Other debts due the company .....	609,071 17
Rents from company's property .....	471,458 80

Total Income during the year .....	\$15,008,490 05
Balance of net or ledger assets December 31, 1883 .....	50,432,249 78
Total .....	\$65,435,729 78

## III. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$2,596,658 55
Matured endowments and additions .....	571,732 80

Total amount actually paid for losses and endowments .....	\$4,168,391 15
Annuities .....	90,032 23
Surrendered policies .....	1,086,328 76
Dividends to policyholders .....	1,850,144 98
(Total paid policyholders .....	\$7,194,787.07)
Paid stockholders for interest or dividends .....	7,000 00
Commissions to agents .....	924,695 09
Salaries and traveling expenses of agents .....	96,401 87
Medical examiners' fees .....	111,611 32
Salaries and other compensation of officers and other office employes, .....	245,659 00
Taxes in State where organized, taxes, licenses, fines and fees in .....	
other States .....	125,971 01
Rent .....	105,717 86
Commuting commissions .....	208,803 11
Advertising .....	63,005 78
Premiums on securities charged off .....	314,060 08
All other items, viz.: Printing, stationery and clerical expenses, .....	
\$51,792.84; expressage, law and sundries, \$89,766.30; postage, .....	
exchange and building expenses, \$35,722.65; foreign office and .....	
investment expenses, \$73,626.34; furniture and incidental ex- .....	
penses, \$205,890; total .....	506,798 13
(Total miscellaneous expenses .....	\$2,708,222.05)

Disbursements during the year deducted from above total.... \$9,896,009 12

Balance December 31, 1884 ..... \$55,537,720 66

## Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, book value .....	\$10,692,241 67
Loans secured by mortgages on real estate, first liens .....	15,494,796 73

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
New York Central Railroad stock..	\$10,000 00	\$8,575 00 }	\$90,000 00
United States Trust Co. stock.....	3,000 00	14,550 00 }	
United States bonds .....	350,000 00	497,000 00 }	800,000 00
Northwestern R. R. pref'd stock....	100,000 00	119,500 00 }	
Clev., Col., Cin. & Ind. R. R. bds..	50,000 00	50,750 00 }	170,000 00
Lake Shore R. R. 3d mortgage bds..	105,000 00	121,800 00 }	
Pittsburg and Western R. R. bds..	252,000 00	232,800 00 }	100,000 00
Internat'l & Gt. North'n R. R. bds..	5,000 00	3,750 00 }	
Pittsburg & Northern R. R. bonds.	300,000 00	270,000 00 }	300,000 00
Northwestern R. R. preferred stk..	50,000 00	59,150 00 }	
United States bonds .....	50,000 00	61,000 00 }	300,000 00
Lake Shore Railroad bonds .....	100,000 00	116,000 00 }	
Clev., Col., Cin. & Ind. R. R. bds..	3,000 00	3,045 00 }	300,000 00
Kansas and Pacific R. R. bonds....	100,000 00	93,000 00 }	
Oregon Short Line Railroad bonds.	100,000 00	88,000 00 }	300,000 00
Utah Southern general mtge bds. ..	100,000 00	98,500 00 }	
Western Union Telegraph stock ...	60,000 00	33,400 00 }	350,000 00
Union Pacific Railroad stock.....	200,000 00	92,000 00 }	
Gd. Tower & Carbondale R. R. bds.	300,000 00	300,000 00 }	500 00
Jersey Central Adjustment bonds..	600 00	610 00 }	

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$5,000 00	\$5,675 00	\$5,000 00
Missouri, Kansas & Tex. R. R. bds.	100,000 00	66,000 00	
St. Louis & Iron Mount'n R. R. bds.	100,000 00	71,000 00	
Missouri Pacific Railroad bonds.....	100,000 00	92,000 00	350,000 00
Western Union Telegraph stock....	250,000 00	135,000 00	
Missouri Pacific Railroad stock....	100,000 00	90,750 00	
Manhattan R. R. consolidated stock,	640,000 00	420,800 00	350,000 00
Michigan Central Railroad bonds....	1,000 00	1,025 00	
St. Paul and Manitoba R. R. bds...	5,000 00	5,300 00	4,000 00
Mercantile Trust Co. stock.....	5,000 00	7,500 00	5,000 00
Northwestern R. R. preferred stock	200,000 00	239,000 00	
Clev., Col., Cin. & Ind. R. R. bds...	25,000 00	23,345 00	
Manhattan R. R. consolidated stock	7,000 00	4,608 00	400,000 00
Rensselaer & Saratoga R. R. stock.	10,000 00	14,100 00	
Lake Shore Railroad bonds.....	170,000 00	197,300 00	
St. Louis & Iron Mount'n R. R. bds.	100,000 00	71,000 00	
Missouri Pacific Railroad bonds.....	100,000 00	92,000 00	
Missouri, Kansas & Tex. R. R. bds.	100,000 00	66,000 00	284,408 33
Missouri Pacific Railroad stock....	30,000 00	27,225 00	
Western Union Telegraph stock....	100,000 00	54,000 00	
Northwestern Tel. of Wis. bonds..	90,000 00	90,000 00	40,000 00
Mercantile Safe Deposit Co. stock..	200,000 00	650,000 00	225,000 00
Delaware & Hudson Canal Co. stk.	60,000 00	41,103 00	35,000 00
Pitts., Bradford & Buffalo R. R. bds	80,000 00	72,000 00	50,000 00
Metropolitan R. R. Elevated bonds.	687,000 00	628,980 00	500,000 00
West Shore and Buffalo R. R. bds..	150,000 00	80,000 00	
Syracuse, Ontario & N. Y. R. R. bds	75,000 00	87,500 00	90,000 00
Long Island Water Supply Co. bds.	15,000 00	14,350 00	10,733 75
Pullman Palace Car Co. stock.....	3,500 00	3,719 00	
Union Pacific Land Grant bonds....	5,000 00	5,000 00	7,000 00
Union Pacific Railroad stock.....	280,000 00	128,800 00	
Rochester and Pittsburg R. R. bds.	50,000 00	37,500 00	125,000 00
Lafte, Bloom'ton & Muncie R. R....	11,000 00	8,910 00	
Wabash, St. Louis & Pacific R. R.,			
Havana division, bonds.....	175,000 00	126,000 00	
Wabash, St. Louis & Pacific R. R.			150,000 00
general mortgage bonds.....	200,000 00	80,000 00	
Missouri Pacific Railroad stock....	50,000 00	45,375 00	35,000 00
St. Louis & Iron Mount'n R. R. bds	205,000 00	218,680 00	350,000 00
Missouri, Kansas & Tex. R. R. bds.	204,000 00	200,640 00	
Kansas and Pacific Railroad bonds.	125,000 00	116,350 00	
Oregon Short Line Railroad bonds..	100,000 00	95,000 00	200,000 00
Union Pacific Railroad stock.....	90,000 00	41,400 00	
United States bonds.....	500,000 00	567,500 00	500,000 00
Total amounts.....	\$7,938,100 00	\$7,160,057 00	\$5,319,641 08

\$5,819,641 08

*Stocks, Bonds, etc., owned by the Company.*

	Book value.	Market value.
United States bonds.....	\$568,281 00	\$636,500 00
St. Louis City bonds.....	107,625 00	120,000 00
Newark City bonds.....	267,500 00	228,750 00
Fort Wayne bonds.....	77,398 00	86,350 00
Seneca Town bonds.....	23,000 00	24,610 00
Sharon Town bonds.....	10,500 00	10,930 00
Kearney City bonds.....	10,000 00	10,350 00
Jersey City bonds.....	40,000 00	50,000 00
Mississippi State bonds.....	9,959 19	10,300 00
Virginia State bonds.....	14,898 19	11,341 00
Mutual Union Telegraph Co. bonds.....	122,078 00	93,800 00
Western Union Telegraph Co. bonds	1,106,359 00	1,100,000 00
Erie Railroad bonds.....	1,106,849 00	1,120,000 00
Delaware and Hudson Canal bonds	616,075 00	625,100 00
Chicago, Milwaukee and St. Paul Railroad bonds..	641,721 00	674,750 00
Wabash, St. Louis and Pacific Railroad bonds....	194,400 00	194,400 00
Wabash Railroad Funded Debt bonds.....	15,750 00	15,750 00
Wabash Railroad bonds.....	36,640 00	36,640 00
St. Louis, Kansas City and Northern R. R. bonds..	125,680 00	125,680 00
Toledo and Wabash Railroad bonds.....	49,000 00	49,000 00
Illinois and Southern Iowa Railroad bonds.....	159,863 00	163,690 00
Troy and Boston Railroad bonds.....	228,000 00	228,000 00
Pennsylvania Co. bonds.....	725,000 00	725,000 00
Missouri Pacific Railroad bonds.....	492,584 00	487,500 00
Watertown and Rome Railroad bonds.....	428,585 00	513,771 00
Chicago and Northwestern Railroad bonds.....	1,587,809 00	1,631,500 00
St. Louis and Iron Mountain Railroad bonds.....	326,774 00	342,591 00
Morris and Essex Railroad bonds.....	564,556 00	589,000 00
Kansas Pacific Railroad bonds.....	62,844 00	55,200 00
International and Great Northern Railroad bonds..	277,500 00	267,500 00
Chicago, St. Paul, Minneapolis & Omaha R. R. b'ds.	298,059 00	311,910 00

	Book value.	Market value.
Michigan Central Railroad bonds.....	\$97,109 00	\$100,000 00
St. Paul, Minneapolis and Manitoba Railroad bonds.....	318,407 00	328,500 00
Buffalo, New York and Philadelphia R. R. bonds.....	142,500 00	142,600 00
Central Railroad of New Jersey bonds.....	404,915 00	454,000 00
Rochester and Pittsburg Railroad bonds.....	99,000 00	99,000 00
Pittsburg and Western Railroad bonds.....	240,628 00	252,900 00
Cleveland, Columbus, Cin. and Ind. R. R. bonds.....	650,817 00	652,500 00
Indianapolis and St. Louis Railroad bonds.....	171,625 00	171,000 00
Peoria and Pekin Union Railroad bonds.....	149,892 00	152,250 00
Toledo, Ann Harbor and Grand Trunk R. R. bonds.....	90,000 00	95,000 00
Kalamazoo and White Pigeon Railroad bonds.....	64,424 00	66,700 00
St. Louis, Alton and Terre Haute Railroad bonds.....	29,851 00	29,870 00
Central Park, North and East River Railroad bonds.....	57,500 00	60,500 00
Canada Southern Railroad bonds.....	644,328 00	616,800 00
Morris and Essex Railroad stock.....	109,010 00	118,500 00
Delaware, Lackawanna and Western Railroad stock.....	95,888 00	67,125 00
Pennsylvania Railroad stock.....	176,416 10	154,938 00
Northern Central Railroad stock.....	116,196 00	114,000 00
New York, Lackawanna and Western R. R. stock.....	127,756 00	131,625 00
Delaware and Hudson Canal stock.....	868,693 18	350,625 00
Mercantile Trust Co. stock.....	1,327,749 00	1,988,910 00
Illinois Central Railroad stock.....	518,488 00	480,000 00
Illinois Central Railroad Leased Line stock.....	40,800 00	44,370 00
Lake Shore and Michigan Southern Railroad stock.....	148,300 00	148,300 00
Chicago, Rock Island and Pacific Railroad stock.....	58,886 00	58,500 00
Missouri Pacific Railroad stock.....	59,437 00	74,000 00
New York Central and Hudson River R. R. stock.....	106,770 00	87,625 00
Cleveland, Columbus, Cin. and Ind. R. R. stock.....	69,425 00	33,000 00
Central Railroad of New Jersey stock.....	44,046 00	19,750 00
Chicago, Milwaukee and St. Paul Railroad stock.....	45,388 00	35,688 00
Chicago and Northwestern Railroad Com. stock.....	128,306 00	174,000 00
Chicago and Northwestern Railroad pref. stock.....	147,304 00	121,000 00
Chl., St. Paul, Min'n's & Omaha R. R. pref. stock.....	68,546 00	58,900 00
St. Louis, Alton and Terre Haute R. R. pref. stock.....	138,723 00	119,000 00
Ft. Wayne and Jackson Railroad pref. stock.....	58,333 00	60,125 00
Western Union Telegraph Co. stock.....	75,923 00	78,925 00
Gold and Stock Telegraph Co. stock.....	50,133 00	53,000 00

Total (carried out at book value).....\$17,684,753 47 \$18,400,407 00

Cash in office, \$1,356,879.44; in bank, \$4,717,072.42; total ..... 6,073,951 86  
 Agents' ledger balances..... 112,083 57  
 All other items, viz.: Commuted commissions ..... 210,372 29

Total net or invested assets, as per balance ..... \$55,587,720 66

#### V. OTHER ASSETS.

Interest due and accrued on:  
 Bonds and mortgages ..... \$308,631 84  
 Bonds and stocks owned..... 4,814 58  
 Collateral loans ..... 25,768 21  
 Rents due and accrued on company's property or lease ..... 70,816 22  
 Market value of bonds and stocks over book value..... 765,658 58

Gross premiums due and unreported on policies in force..... \$323,737 00  
 Gross deferred premiums on policies in force..... 1,071,394 00

Total..... \$1,454,031 00  
 Deduct average loading (30 per cent.)..... 290,804 00

Net amount of uncollected and deferred premiums ..... 1,163,217 00

Total of invested and other assets ..... \$57,871,121 54  
 Deduct items not admitted..... 322,405 86

Total admitted assets ..... \$57,548,715 68

#### Items not admitted:

Commuted commissions ..... \$310,372 29  
 Agents' balances..... 112,083 57

Total items not admitted ..... \$322,405 86

#### VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest..... \$43,754,881 00



Death losses and matured endowments due and unpaid .....	\$26,500 81
Death losses and matured endowments not due .....	128,680 00
Total policy claims .....	185,080 81
Dividends or surplus, or other description of profits due policyholders .....	84,355 00
Liability on lapsed policies .....	72,157 00
Liabilities on policyholders' account .....	\$44,096,478 81
Gross surplus on policyholders' account :	
Exclusively belonging to Tontine policyholders .....	7,125,987 00
Belonging to other than Tontine policyholders .....	6,826,254 87
Total liabilities .....	\$57,548,715 68

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies .....	66,151	\$289,368,526
Endowment policies .....	8,203	28,924,739
All other policies .....	848	1,952,638
Reversionary additions .....		4,914,685

*New policies issued during the year :*

Whole life policies .....	16,428	66,768,664
Endowment policies .....	2,901	12,328,844
All other policies .....	284	790,829

*Old policies revived during the year :*

Whole life policies .....	590	2,770,660
Endowment policies .....	98	486,000
All other policies .....	15	61,000

*Additions by dividends during the year :*

Reversionary additions .....		1,785,997
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Total number and amount .....	95,453	\$360,087,645
Deduct policies decreased and ceased to be in force ....	11,758	50,628,474

Total policies in force at the end of the year .....	83,699	\$309,409,171
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	78,244	\$267,559,412
Endowment policies .....	9,514	34,561,245
All other policies .....	941	2,177,788
Reversionary additions .....		5,110,726

Total policies in force at the end of the year .....	88,659	\$309,409,171
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*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death .....	936	\$3,674,759
By maturity (endowments) .....	183	585,838
By expiry (term) .....	26	113,760
By surrender .....	1,209	6,525,785
By lapse .....	5,970	28,068,829
Not taken .....	3,429	16,659,563

Totals .....	11,758	\$50,628,474
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## VIII. BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	16,484	\$64,292,083
Policies issued during 1884.....	2,308	11,020,852
Total.....	18,792	\$75,312,884
Deduct policies ceased to be in force during 1884.....	1,535	7,778,687
Policies in force in New York December 31, 1884..	17,257	\$67,534,197
<hr/>		
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	8	\$17,865
Losses and claims incurred during 1884.....	190	899,969
Total.....	198	\$917,834
<hr/>		
	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	191	\$878,084
<hr/>		
Premiums collected or secured in New York during the year, without any deduction for losses, dividends, commissions or other expenses.....		\$2,669,386
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## GERMANIA LIFE INSURANCE COMPANY.

No. 20 NASSAU STREET, NEW YORK.

[Incorporated April 10, 1880; commenced business July 16, 1880.]

HUGO WESSENDONCK, *President.*CORNELIUS DOREMUS, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$200,000.

## II. INCOME DURING 1884.

New and renewals premiums, without deductions.....	\$1,535,174 75
Annuities.....	36,485 65
Total premium income.....	\$1,561,660 40
Interest on:	
Mortgage loans.....	316,591 79
Bonds and dividends on stock.....	180,738 56
Premium notes, loans or liens.....	6,814 80
Other debts due the company.....	8,885 12
Discount on claims paid in advance.....	6,812 55
Rents from company's property.....	55,716 96
All other income.....	704 48
Total income during the year.....	\$2,087,424 75
Balance of net or ledger assets December 31, 1883.....	10,085,668 80
Total.....	\$12,123,093 05

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$632,269 13
Matured endowments and additions.....	291,746 87

Total amount actually paid for losses and endowments.....	\$924,016 00
Annuityants.....	7,902 58
Surrendered policies.....	126,063 24
Dividends to policyholders.....	203,693 88
(Total paid policyholders.....)	\$1,261,674.70)
Paid stockholders for interest and dividends.....	24,000 00
Commissions to agents.....	178,683 20
Salaries and traveling expenses of agents.....	45,193 48
Medical examiners' fees.....	14,054 09
Salaries and other compensation of officers and other office employees.....	66,708 61
Taxes in State where organized and taxes, licenses, fines and fees in other States.....	9,351 93
Rent.....	7,921 17
Commuting commissions.....	1,996 46
Paid for furniture and fixtures and safes for home and agency offices.....	17,185 40
Advertising and printing.....	10,670 55
All other items, viz.: Stationery, postage, expressage, exchange, law expenses.....	17,858 97
(Total miscellaneous expenses.....)	\$893,065.86)

Disbursements during the year, deducted from above total.... \$1,654,740 56

Balance December 31, 1884..... \$10,468,853 49

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,306,905 87
Loans secured by mortgages on real estate, first liens.....	5,703,372 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$1,500 00	\$1,696 88	\$1,500 00
			1,500 00
Loans made in cash to policyholders on the company's policies....			120,898 47

## Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$1,077,613 94	\$1,190,728 75
Virginia State bonds.....	12,945 00	11,400 00
Mississippi State bonds.....	7,500 00	6,500 00
New York City Dock bonds.....	53,000 00	53,500 00
New York City Water stock.....	25,815 00	31,250 00
New York City Park Improvement bonds.....	51,575 00	52,500 00
Brooklyn City Permanent Water Loan.....	47,086 85	53,150 00
Brooklyn City Park Loan.....	114,143 63	144,450 00
Newark City Water bonds.....	30,100 00	18,000 00
Albany and Susquehanna R. R. Co. bonds.....	123,000 00	125,000 00
Central Park, N. & E. R. City Horse R. R. Co. bds.	13,233 50	13,233 50
Ch. & Mil. & St. P., St. P. & Ch. R. div. R. R. Co. bds.	43,750 00	44,375 00
Chicago and Northwestern Sinking Fund bonds.....	130,000 00	135,000 00
Chic. & Northwestern, Menominee extension, bds.	23,275 00	22,275 00
Chicago and Northwestern Railroad Co. bonds.....	20,740 00	20,740 00
Chicago, St. Louis and New Orleans R. R. Co. bds.	10,886 25	10,900 00
Chicago St. Paul and Min. R. R. Co. bonds.....	33,423 50	33,718 50
Del. & Hud. Canal Co., Penn. division, bonds.....	44,167 50	45,680 00
Lake Shore and Michigan Southern R. R. Co. bds..	120,450 00	131,375 00
Long Island Sinking Fund bonds.....	1,206 25	1,100 00
Michigan Central Railroad Co. bonds.....	64,500 00	61,000 00
Michigan Central, Detroit & Bay City R. R. Co. bds.	24,390 00	23,320 00
New York Central & Hudson River R. R. Co. bds..	123,937 50	128,000 00
New York, Lake Erie and Western R. R. Co. bds..	271,613 50	254,535 00
Northern Pacific Terminal Co. of Oregon R. R. bds	51,250 00	51,250 00

	Cost value.	Market value.
North Wisconsin Railroad Co. bonds.....	\$30,700 00	\$30,700 00
Northwest Union Sinking Fund bonds.....	195,691 25	192,500 00
Pacific Railroad Co. of Missouri, bonds.....	82,928 75	84,200 00
St. Paul, Min. and Man., Dakota ext., R. R. Co. bds.	135,187 50	136,250 00
Union Pacific Railroad Co. bonds.....	22,233 75	22,635 00
Total (carried out at cost value).....	<u>\$3,085,415 67</u>	<u>\$3,201,098 75</u>
Cash in office, \$55,764.89; in bank, \$344,500.59; total .....		\$3,085,415 67 400,265 48
Total net or invested assets as per balance.....		\$10,468,852 49
Deduct depreciation from cost of real estate .....		71,237 60
Total net or invested assets, less depreciation .....		<u>\$10,897,114 89</u>

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages .....	51,614 59
Bonds and stocks owned .....	18,789 17
Collateral loans .....	3 06
Rents due and accrued on company's property or lease .....	8,812 51
Market value of bonds and stocks over cost.....	165,678 08
Gross premiums due and unreported on policies in force.....	\$43,484 64
Gross deferred premiums on policies in force .....	228,148 46
Total.....	<u>\$275,633 10</u>
Deduct average loading (20 per cent).....	55,326 03
Net amount of uncollected and deferred premiums.....	221,306 48
Total admitted assets.....	<u>\$10,857,818 78</u>

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent interest.....	\$9,255,719 00
Death losses and matured endowments due and unpaid.....	\$30,243 89
Death losses and matured endowments not due.....	84,773 04
Death losses and other policy claims resisted.....	23,753 84
Total policy claims .....	138,770 27
Dividends or surplus, or other description of profits due policyholders.....	42,180 74
All other liabilities: Premiums paid in advance and reserve for extra risks and policies lapsed, liable to be surrendered.....	29,818 94
Liabilities on policyholders' account .....	<u>\$9,456,488 95</u>
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders.....	48,161 82
Belonging to other than Tontine policyholders.....	1,358,168 51
Total liabilities.....	<u>\$10,857,818 78</u>

## VII EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	18,168	\$24,716 481
Endowment policies.....	8,107	12,190,069
All other policies.....	493	1,247,118

*New policies issued during the year :*

Whole life policies.....	396	780,499
Endowment policies.....	1,990	3,061,811
All other policies.....	108	331,828

*Old policies revised during the year :*

	Number.	Amount.
Whole life policies.....	5	\$7,593
Endowment policies.....	4	3,832
Policies increased in amount.....	4	3,000

*Additions by dividends during the year :*

Whole life policies.....	.....	45,110
Endowment policies.....	.....	14,064
Total number and amount.....	24,254	\$42,400,400
Deduct policies decreased and ceased to be in force.....	1,754	3,435,280
Total policies in force at the end of the year.....	22,500	\$38,965,120

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	12,876	\$34,055,294
Endowment policies.....	9,117	13,513,190
All other policies.....	507	1,396,636
Total policies in force at the end of the year.....	22,500	\$38,965,120

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	827	\$306,772
By maturity (endowments).....	151	286,011
By expiry (term).....	14	8,432
By surrender.....	441	385,656
By lapse.....	539	1,044,535
By change and decrease.....	6	32,357
Not taken.....	288	621,517
Totals.....	1,754	\$3,435,280

	Number.	Amount.
Industrial policies in force December 31, 1884.....	16,107	\$1,067,817

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	5,037	\$9,800,211
Policies issued during 1884.....	225	471,200
Total.....	5,253	\$10,331,411
Deduct policies ceased to be in force during 1884.....	193	337,620
Policies in force in New York December 31, 1884..	5,000	\$9,943,791

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	18	\$45,236 71
Losses and claims incurred during 1884.....	86	169,820 57
Total.....	99	\$314,557 28

	Number	Amount.
Losses and claims on policies in New York paid during 1884.....	86	\$175,180 05

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses: Cash.....		\$382,549 77
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## HOME LIFE INSURANCE COMPANY.

No. 179 MONTAGUE STREET, BROOKLYN, N. Y.

[Incorporated April 30, 1880; commenced business May 1, 1880.]

GEORGE C. RIPLEY, *President*.JOSEPH P. HOLBROOK, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash, \$125,000 00.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$84,854 37
Renewed premiums.....	478,498 43
Total premium income.....	563,352 79
Interest on:	
Mortgage loans and on bonds and dividends on stock.....	214,298 25
Premium notes, loans or liens.....	40,675 86
Rents from company's property.....	2,540 93
Total income during the year.....	\$820,807 83
Balance of net or ledger assets December 31, 1883.....	5,000,711 08
Total.....	\$5,821,518 41

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$340,051 00
Matured endowments and additions.....	89,633 00
Total amount actually paid for losses and endowments.....	\$339,638 00
Annuity payments.....	468 78
Surrendered policies.....	65,880 74
Dividends to policyholders.....	111,340 93
<i>(Total paid policyholders..... \$517,321.45)</i>	
Paid stockholders for interest or dividends.....	15,000 00
Commissions to agents.....	61,431 82
Salaries and traveling expenses of agents.....	28,405 88
Medical examiners' fees.....	4,385 95
Salaries and other compensation of officers and other office employes,	34,854 49
Taxes in State where organized, taxes, licenses, fines and fees in	
other States.....	5,169 78
Rent.....	6,970 80
Advertising.....	8,309 96
All other items, viz.: Printing, postage, stationery, law and office	
expenses.....	12,993 68
<i>(Total miscellaneous expenses..... \$172,521.81)</i>	
Disbursements during the year, deducted from above total....	\$689,843 26
Balance December 31, 1884.....	\$5,131,675 15

Invested as follows :

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$216,044 25
Loans secured by mortgages on real estate, first liens.....	1,170,100 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nassau Bank stock .....	\$2,500 00	\$4,575 00	\$2,000 00
Union Trust Company stock .....	12,000 00	44,300 00	20,000 00
United States bonds .....	700 00	854 00	650 00
United States bonds .....	6,500 00	7,980 00	6,000 00
Nassau National Bank stock .....	1,000 00	1,950 00	1,400 00
Prospect Park bonds .....	1,000 00	1,400 00	1,000 00
Brooklyn City Railroad stock .....	1,000 00	2,150 00	
New York Gas-Light Co. stock .....	7,800 00	12,008 00	
Brooklyn Gas-Light Co. stock .....	2,035 00	2,632 50	
Union Ferry Co. stock .....	500 00	675 00	16,000 00
Long Island Safe Deposit Co. stock .....	1,000 00	800 00	
St. Louis & Iron Mount'n R. R. bds. ....	2,000 00	3,120 00	
German American Ins. Co. stock .....	5,000 00	10,250 00	
Nassau National Bank stock .....	14,500 00	23,275 00	50,000 00
N. Y., Chicago & St. Louis R. R. bds. ....	30,000 00	27,600 00	
N. Y., Chicago & St. Louis R. R. bds. ....	65,000 00	59,800 00	50,000 00
Central National Bank stock .....	80,300 00	85,921 00	
Fourth National Bank stock .....	28,500 00	32,490 00	
Manhattan Safe Deposit and Storage Company stock .....	5,000 00	5,000 00	110,000 00
N. Y., Chicago & St. Louis R. R. bds. ....	12,000 00	11,040 00	8,000 00
Brooklyn City Railroad Co. stock .....	10,000 00	21,500 00	14,500 00
Long Island Bank stock .....	1,500 00	1,650 00	
Nassau National Bank stock .....	2,000 00	2,900 00	
Broadway Insurance Co. stock .....	1,100 00	1,177 00	
Twenty-third St. Railway stock .....	2,500 00	6,125 00	
Brooklyn Bank stock .....	1,250 00	2,476 50	21,500 00
Franklin and Emporium Ins. Co. stk. ....	1,000 00	1,000 00	
American Loan and Trust Co. stock .....	6,000 00	6,300 00	
Citizens Gas-Light Co. of B'klyn stk. ....	1,000 00	830 00	
Met. Gas-Light Co. of B'klyn stk. ....	700 00	658 00	
N. Y. Mutual Gas-Light Co. stock .....	4,000 00	4,300 00	
Susp. B'dge and Erie Junc. R. R. bds. ....	20,000 00	18,000 00	
Lafayette, Bloomington & Muncie Railroad bonds .....	15,000 00	11,235 00	40,000 00
Houston and Texas Railroad bonds .....	20,000 00	17,800 00	
American Exchange Nat. Bk. stock .....	5,000 00	6,050 00	4,835 00
New York Gas-Light Co. stock .....	4,000 00	6,220 00	4,000 00
Pennsylvania Coal Co. stock .....	5,000 00	10,700 00	
International Ocean Tel. Co. stock .....	10,000 00	10,000 00	15,000 00
National Bank of Commerce stock .....	1,300 00	1,895 00	
Erie Railway bonds .....	8,000 00	4,580 00	3,000 00
Metropolitan National Bank stock .....	110,000 00	27,500 00	
E. Tenn., Va. and Ga. R. R. bonds .....	175,000 00	73,730 00	108,500 00
Lehigh & Wilkesbarre Coal Co. bds. ....	14,000 00	9,800 00	
Oregon & Trans.-Con. R. R. Co. stk. ....	100,000 00	12,000 00	
N. Y., L. E. and W. R. R. Co. stock .....	80,000 00	10,400 00	
Evansville & Terre Haute R. R. bds. ....	48,000 00	44,390 00	
N. Y., L. E. and W. R. R. Co. bds. ....	10,000 00	5,700 00	90,000 00 -
Evansville & Indianapolis R. R. bds. ....	18,000 00	12,500 00	
Northern Pacific R. R. Co. stock .....	140,000 00	21,700 00	
Oregon Railway and Nav. Co. stock .....	20,000 00	14,000 00	
Rens. and Saratoga R. R. Co. stock .....	40,000 00	56,000 00	
Central Trust Co. stock .....	10,000 00	29,500 00	160,000 00
Albany & Sus. R. R. Co. stock .....	10,000 00	10,000 00	
Brooklyn Trust Co. stock .....	11,250 00	21,937 50	
N. Y., Chic. & St. Louis R. R. Co. bds. ....	60,000 00	55,300 00	50,000 00
Nassau National Bank stock .....	11,500 00	22,435 00	
Brooklyn Trust Co. stock .....	5,250 00	10,287 50	50,000 00
Peoria, Decatur & Evansville R. R. bonds .....	30,000 00	28,500 00	
Total amounts .....	\$1,292,175 00	\$951,867 00	\$774,285 00

Premium notes and loans on policies in force . . . . .

\$774,285 00  
699,066 83

## Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds .....	\$1,115,853 13	\$1,253,500 00
Kings County bonds .....	100,800 00	107,000 00
Brooklyn City bonds .....	239,572 50	452,300 00
New York, Chicago and St. Louis Railroad bonds .....	197,413 50	184,000 00
New York, Lake Erie and Western Railroad bds. ....	97,068 75	57,570 00
Albany and Susquehanna Railroad bonds .....	244,000 00	224,000 00
New York, Lackawanna and Western R. R. bonds .....	97,500 00	97,000 00
Central Trust Co. stock .....	29,500 00	29,500 00
Total (carried out at cost value) .....	\$2,191,731 88	\$2,411,770 00

2,191,731 88

Cash in office and in bank .....	\$86,780 89
Agents' ledger balances .....	3,556 80

Total net or invested assets as per balance..... \$5,181,675 15

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	5,507 83
Bonds and stocks owned.....	14,565 00
Collateral loans.....	5,675 40
Rents due and accrued on company's property or lease .....	1,350 00
Market value of bonds and stocks over cost.....	220,048 12
Gross premiums due and unreported on policies in force.....	\$70,168 87
Gross deferred premiums on policies in force.....	82,734 87
Total.....	\$102,903 54
Deduct average loading (30 per cent).....	20,580 71
Net amount of uncollected and deferred premiums.....	82,322 83
Total of invested and other assets .....	\$5,461,144 33
Deduct items not admitted.....	8,556 80
Total admitted assets.....	\$5,457,587 53

*Items not admitted:*

Agents' balances.....	\$3,556 80
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## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$3,909,103 00
Total policy claims .....	22,300 00
Dividends or surplus, or other description of profits due policyholders.....	18,278 87
All other liabilities, viz.: Premiums paid in advance.....	1,907 32
Liabilities on policyholders' accounts.....	\$3,951,589 19
Gross surplus on policyholders' account.....	1,505,998 84
Total liabilities.....	\$5,457,587 53

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$713,387 60
Premium notes, loans or liens, received during 1884.....	125,004 04
Total.....	\$838,391 64
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$36,816 36
Purchase of surrendered policies and canceled by lapse.....	29,739 72
Payment of dividends to policyholders.....	70,591 18
Redeemed by maker in cash.....	21,857 55
Total reduction of premium note account.....	149,804 81
Balance of note assets December 31, 1884.....	\$689,086 83

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	6,899	\$13,378,745
Endowment policies.....	1,984	8,479,513
All other policies .....	10	21,888



*New policies issued during the year :*

	Number.	Amount.
Whole life policies.....	423	\$773,496
Endowment policies .....	755	1,422,037

*Old policies revived during the year :*

Whole life policies.....	9	25,500
Endowment policies .....	12	25,230

*Old policies increased in amount :*

Endowment policies.....	.....	1,000
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*Additions by dividends during the year :*

All other policies .....	.....	7,271
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Total number and amount.....	10,092	\$19,128,160
Deduct policies decreased and ceased to be in force ....	1,124	2,170,565
Total policies in force at the end of the year.....	8,968	\$16,957,595

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	6,685	\$12,833,232
Endowment policies.....	2,276	4,095,974
All other policies .....	7	28,389
Total policies in force at the end of the year.....	8,968	\$16,957,595

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	118	\$240,051
By maturity (endowments).....	78	99,632
By surrender .....	466	974,282
By lapse.....	306	498,600
By change and decrease .....	.....	35,000
Not taken .....	159	328,000
Totals.....	1,124	\$2,170,565

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	1,674	\$3,849,947
Policies issued during 1884 .....	158	349,347
Total.....	1,832	\$4,199,294
Deduct policies ceased to be in force during 1884.....	131	298,972
Policies in force in New York December 31, 1884..	1,701	\$3,900,322

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	5	\$8,507
Losses and claims incurred during 1884.....	29	85,815
Total.....	35	\$44,322

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	21	\$37,223
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$108,904.28; notes or credits, \$17,729.35; total .....		\$121,633 63

## HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY.

No. 257 BROADWAY, NEW YORK.

[Incorporated and commenced business July 18, 1883.]

EDWIN M. KELLOGG, *President*.

FRANK B. MAYHEW, *Secretary*.

### I. CAPITAL.

Capital stock paid up in cash, \$100,000.

### II. INCOME DURING 1884.

New premiums, without deductions.....	\$137,375 54
Deduct amount paid for reinsurance.....	205 00
Total premium income .....	\$137,170 45
Interest on:	
Mortgage loans.....	14,485 47
Bonds and dividends on stock.....	20,200 77
Premium notes, loans or liens.....	526 74
Other debts due the company.....	618 65
Rents from company's property.....	1,518 08
Profits on bonds, stocks or real estate sold.....	18,827 83
Total income during the year .....	\$187,842 98
Balance of net or ledger assets December 31, 1883.....	670,065 54
Total.....	\$857,898 47

### III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$63,605 00
Matured endowments and additions .....	8,681 10
Total amount actually paid for losses and endowments.....	\$72,286 10
Surrendered policies .....	79,186 89
Rebates paid policyholders.....	8,141 23
(Total paid policyholders.....)	\$154,613.71)
Paid stockholders for interest or dividends.....	6,750 00
Commissions to agents.....	2,510 20
Salaries and traveling expenses of agents.....	87,017 86
Medical examiners' fees.....	7,085 98
Salaries and other compensation of officers and other office employes.....	10,127 81
Taxes in State where organized, \$191.40; taxes, licenses, fines and fees in other States, \$1,121.48; total.....	1,312 88
Rent .....	8,790 00
Commuting commissions.....	554 55
Paid for furniture and fixtures and safes for home and agency offices.....	159 68

Advertising, printing and supplies.....	\$12,293 21
All other payments, viz.: General expenses, \$12,488.15; law expenses, \$1,574.40; miscellaneous, \$2,961.02; total.....	17,003 57
(Total miscellaneous expenses.....)	\$48,545.24.)

Disbursements during the year, deducted from above total.... \$258,158 95

Balance December 31, 1884..... \$634,739 52

Invested as follows:

#### IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$27,500 00
Loans secured by mortgages on real estate, first liens.....	166,600 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Fifth Nat. Bk. of New York, stock.....	\$3,300 00	\$5,910 00	\$4,800 00
Farragut Fire Ins. Co. of N. Y., st'k.....	1,000 00	1,050 00	650 00
Phoenix Ins. Co. of New York stock.....	5,000 00	10,000 00	3,000 00
Williamsburgh City Fire Insurance Company of New York stock.....	1,000 00	2,160 00	1,000 00
Adams Express Co. of N. Y. stock.....	1,300 00	1,300 00	
Niagara Fire Ins. Co. of N. Y. st'k.....	650 00	812 50	
East Broadway, Dry Dock and Battery Railroad Co. scrip and stock.....	2,000 00	3,100 00	6,500 00
Membership Certificate Prod'ce Ex., Chicago & N. W. R. R. Co. pref. st'k.....	1,000 00	3,500 00	
Second Avenue R. R. Co. bonds.....	1,000 00	1,430 00	
Merchants' Ex. Nat. Bk. of N. Y. st'k.....	250 00	1,050 00	750 00
St. Nicholas Construction Co. st'k.....	5,000 00	250 00	200 00
Bleecker Street and Fulton Ferry Railroad Company bonds.....	2,000 00	10,000 00	5,000 00
Forty-second St., Manhattanville & St. Nicholas Av. R. R. Co. bonds.....	2,000 00	2,360 00	3,000 00
		2,000 00	
Total amounts.....	\$36,500 00	\$44,852 50	\$34,900 00

24,900 00

#### Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$108,000 00	\$123,000 00
New York city bonds.....		
Morrisania bonds.....	10,125 00	14,000 00
Arcadia Town, Wayne county, New York, bonds.....	5,000 00	6,000 00
Dry Dock, East B'way and Battery R. R. Co. bonds.....	3,105 63	3,600 00
South Ferry Railroad Company bonds.....	31,431 67	34,100 00
Town of Pelham, Westchester county, N. Y., bond.....	250 00	250 00
Second Avenue Railroad Company stock.....	120,922 50	120,922 50
Central Park, North & East River R. R. Co. stock.....	40,681 00	43,150 00
42d St. Manhat'ville & St. Nich. Av. R. R. Co. stock.....	4,350 00	5,100 00
Eighth Avenue R. R. Co. stock.....	14,100 00	14,100 00
Dry Dock, East B'way and Battery R. R. Co. scrip.....	3,745 00	3,850 00
Dry Dock, East B'way and Battery R. R. Co. stock.....	7,680 00	7,680 00
Total (carried out at cost value).....	\$358,341 00	\$382,702 50

358,341 00

Loans made in cash to policyholders on the company's policies....	5,613 66
Cash in bank.....	21,441 25
Bills receivable.....	294 72
Agents' ledger balances.....	48 89

Total net or invested assets as per balance..... \$604,739 52

#### V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	1,938 17
Bonds and stocks owned.....	9,048 44
Collateral loans.....	451 58
Premium notes, loans or liens.....	140 00
Rents due on company's property or lease.....	165 00
Market value of bonds and stocks over cost.....	24,361 50

Gross premiums due and unreported on policies in force.....	\$15,589 94	
Gross deferred premiums on policies in force.....	41,666 00	
Total.....	\$57,256 94	
Deduct average loading (30 per cent) .....	11,441 19	
Net amount of uncollected and deferred premiums..		\$45,764 75
Total of invested and other assets.....		\$686,608 96
Deduct items not admitted .....		348 61
Total admitted assets .....		\$686,265 35
<i>Items not admitted.</i>		
Agents' balances .....	\$48 89	
Bills receivable.....	394 72	
Total items not admitted .....	\$343 61	

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		
	\$548,920 00	
Deduct net value of risks reinsured .....	5,608 00	
Net reinsurance reserve .....		\$538,312 00
Matured endowments due and unpaid.....	\$2,000 00	
Death losses and matured endowments not due.....	3,209 00	
Death losses and other policy claims resisted .....	12,500 00	
Total policy claims.....		17,709 00
Unpaid dividends to stockholders .....		250 00
All other liabilities, viz.: Additional reserves for other claims, \$2,259; miscellaneous, \$111; total.....		2,370 00
Liabilities on policyholders' account .....		\$558,641 00
Gross surplus on policyholders' account.....		127,624 35
Total liabilities .....		\$686,265 35

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including reversionary additions:*

	Number.	Amount
Whole life policies.....	7,071	\$2,598,761
Endowment policies.....	529	861,512
All other policies.....	164	841,908

*New policies issued during the year:*

Whole life policies.....	19,165	2,071,690
Endowment policies.....	291	58,844
All other policies .....	17	24,213

*Old policies revived during the year:*

Whole life policies.....	16	8,600
Endowment policies.....	1	3,000

*Additions by dividends during the year:*

Whole life policies .....		6,994
Endowment policies.....		806

Total number and amount.....	27,254	\$5,470,828
Deduct policies decreased and ceased to be in force ....	9,404	1,417,181
Total policies in force at the end of the year.....	17,850	\$4,053,647

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	17,133	\$3,480,600
Endowment policies .....	576	330,554
All other policies .....	142	292,498
<b>Total policies in force at the end of the year .....</b>	<b>17,850</b>	<b>\$4,058,647</b>

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number	Amount.
Terminated by death .....	142	\$62,674
By maturity (endowments) .....	9	7,082
By expiry (term) .....	38	63,624
By surrender .....	259	216,380
By lapse .....	7,887	948,505
By change and decrease .....	26	4,000
Not taken .....	1,048	114,966
<b>Totals .....</b>	<b>9,404</b>	<b>\$1,417,181</b>

**BUSINESS IN NEW YORK DURING 1884.***On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	5,770	\$1,433,493
Policies issued during 1884 .....	12,879	1,335,818
<b>Total .....</b>	<b>18,149</b>	<b>\$2,768,811</b>
Deduct policies ceased to be in force during 1884 .....	6,155	928,305
<b>Policies in force in New York December 31, 1884 ..</b>	<b>11,994</b>	<b>\$1,840,506</b>
<b>Losses and claims unpaid December 31, 1883 .....</b>	<b>4</b>	<b>\$5,068</b>
<b>Losses and claims incurred during 1884 .....</b>	<b>102</b>	<b>52,776</b>
<b>Total .....</b>	<b>106</b>	<b>\$58,844</b>
<b>Losses and claims on policies in New York paid during 1884 .....</b>	<b>100</b>	<b>\$58,344</b>
<b>Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses,</b>		<b>\$62,842.41</b>

## MANHATTAN LIFE INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Organised 1850; commenced business August 1, 1850.]

HENRY STOKES, *President*.

HENRY Y. WEMPLER, *Secretary*.

### I. CAPITAL.

Capital stock paid up in cash, \$100,000.

### II. INCOME DURING 1884.

New premiums, without deductions .....	\$150,854 98
Renewal premiums .....	884,709 28
<b>Total premium income .....</b>	<b>\$1,035,564 26</b>
<b>Interest on:</b>	
Mortgage loans .....	170,007 45
Bonds and dividends on stock .....	62,210 00
Premium notes, loans or liens .....	77,862 87
Other debts due the company .....	185,898 02
Discount on claims paid in advance .....	891 00
Rents from company's property and interest on real estate sold....	58,586 88
<b>Total income during the year .....</b>	<b>\$1,585,025 48</b>
Balance of net or ledger assets December 31, 1883 .....	10,426,508 48
<b>Total .....</b>	<b>\$12,011,533 96</b>

### III. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$806,047 00
Matured endowments and additions .....	49,554 00
Amount awaiting claimant .....	684 14
<b>Total amount actually paid for losses and endowments .....</b>	<b>\$856,285 14</b>
Annuitants .....	8,999 69
Surrendered policies .....	166,968 66
Dividends to policyholders .....	234,520 61
Premium notes and loans voided by lapse of policies .....	15,940 60
(Total paid policyholders .....	\$1,077,714 78)
Paid stockholders for interest or dividends .....	40,000 00
Commissions to agents .....	112,422 61
Salaries and traveling expenses of agents .....	8,878 85
Medical examiners' fees .....	9,463 50
Salaries and other compensation of officers and other office employees .....	62,818 14
Taxes in State where organized, taxes, licenses, fines and fees in other States .....	10,190 78
Rents .....	18,375 00
Paid for furniture and fixtures and safes for home and agency offices .....	5,708 00
Advertising .....	18,856 15
All other items, viz.: Expenses on real estate, \$41,636.63; law, agency and office expenses, \$19,916.69; total .....	61,553 32
(Total miscellaneous expenses .....	\$888,266 35)
<b>Disbursements during the year, deducted from above total .....</b>	<b>\$1,415,981 08</b>
Balance December 31, 1884 .....	\$10,595,547 88

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value .....  
 Loans secured by mortgages, on real estate, first liens .....

\$912,912 91  
 2,990,108 28

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Western Union Telegraph Co .....	\$10,000 00	\$5,400 00	
Citizens' National Bank .....	1,000 00	1,250 00	
Metropolitan Gas Co., New York ..	1,000 00	2,300 00	\$13,444 11
Union Trust Company .....	2,000 00	6,800 00	
Oregon R'y and Nav. Co. bonds....	5,000 00	5,500 00	
Kansas Pacific bonds.....	7,000 00	7,700 00	10,000 00
Northern Pacific Railroad bonds...	5,000 00	5,150 00	
Mercantile Trust Company.....	100,000 00	125,000 00	
Gen. Park, North & East River R. R.	95,000 00	121,100 00	190,000 00
New York Central and H. R. R. R.	150,000 00	154,300 00	
Lake Shore and M. Southern R'y...	30,000 00	18,450 00	140,000 00
Weehawken Docks.....	115,000 00	115,000 00	80,000 00
Chicago and N. W. Railway pref...	100,000 00	120,000 00	100,000 00
Chicago and N. W. Railway pref...	8,000 00	9,600 00	8,000 00
Citizens' Gas Co., Brooklyn, stock..	1,200 00	1,080 00	1,500 00
Metropolitan Gas Co., B'klyn, stk..	1,200 00	180 00	
Shoe and Leather Bank stock.....	12,500 00	16,250 00	12,000 00
N. Y., Chic. & St. Louis R'y b'ds...	2,000 00	1,840 00	
Lehigh and Wilkesbarre bonds.....	1,000 00	900 00	8,000 00
Del., Lack. & West. R. R. stock....	3,000 00	2,625 00	
Bank of Commerce stock.....	4,000 00	5,800 00	
Oregon Short Line bonds.....	30,000 00	26,100 00	
Richmond & Allegheny R.R. b'ds...	10,000 00	5,000 00	30,000 00
Michigan Central R. R. stock.....	10,000 00	5,400 00	
Chic., Mil. & St. Paul Ry. bonds....	50,000 00	55,000 00	
Chic., Mil. & St. Paul Ry. bonds....	44,000 00	52,800 00	100,000 00
Wabash, St. Louis & Pac. Ry. b'ds...	15,000 00	12,300 00	
N. Y. Cent. & Hud. R. R. R. stock...	100,000 00	85,750 00	
Metropolitan Gas Co., N. Y., st'k...	25,000 00	57,500 00	120,000 00
Harlem stock.....	5,600 00	17,200 00	
Central Iowa Railway bonds.....	55,000 00	33,750 00	
Bankers & Merchants' Tel. Co. b'ds	20,000 00	1,200 00	40,000 50
Fulman Palace Car Co. stock.....	40,000 00	42,000 00	
Central Pacific R. R. stock.....	20,000 00	6,200 00	100,000 00
Illinois Central R. R. stock.....	40,000 00	46,400 00	
St. Paul, Minn. & Man. R. R. stk...	40,000 00	31,600 00	
Gal., Har. & San Antonio R.R. b'ds,	30,000 00	20,600 00	
Missouri Pacific R. R. bonds.....	10,000 00	10,200 00	
United States registered bonds.....	10,000 00	12,200 00	
Calif. & Fulton R. R. bonds.....	15,000 00	16,050 00	
St. Louis, Alton & Terre Haute R.			100,000 00
R. preferred stock.....	30,000 00	22,500 00	
Oregon Ry. and Navigation Co. stk...	10,000 00	7,000 00	
N. Y., Lake Erie & West. R. R. stk...	50,000 00	7,000 00	
Western Union Telegraph Co. stk...	25,000 00	13,500 00	
Chic., Rock Island & Pac. R. R. stk...	10,000 00	10,400 00	
Rome, Watert'n & Og'b'g R.R. b'ds,	5,000 00	5,450 00	
Texas & Pacific R. R. bonds.....	25,000 00	18,250 00	
Miss., Kan. & Texas R. R. bonds...	20,000 00	17,100 00	
N. Y., Lake Erie & West. R. R. b'ds,	10,000 00	5,600 00	
Chicago & Northwestern Ry. b'ds...	15,000 00	16,120 00	
Chic., Burlington & Quincy R. R. b'ds,	10,000 00	13,200 00	100,000 00
Wabash, St. Louis & Pac. R. R. b'ds	10,000 00	8,000 00	
United States bonds.....	15,000 00	18,300 00	
N. Y., Lack. & West. R. R. stock...	5,000 00	4,100 00	
Delaware & Hudson Canal Co. stk...	20,000 00	13,600 00	
West. Union Telegraph Co. stock...	10,000 00	5,400 00	
United States 4 per cent bonds.....	100,000 00	122,000 00	100,000 00
Chic. & Northw'n Ry. pref. stock...	100,000 00	120,000 00	
Mutual Union Telegraph Co. bonds,	10,000 00	6,700 00	
United States bonds.....	50,000 00	61,000 00	300,000 00
L. S. & Mich. Southern R. R. bonds,	40,000 00	44,000 00	
N. Y., L. E. & West. R. R. stock...	10,000 00	1,400 00	
Long Island R. R. stock.....	10,000 00	6,200 00	
Chic., Rock Island & Pac. R. R. stk...	10,000 00	10,400 00	
West. Union Telegraph Co. stock...	10,000 00	5,400 00	
American Cable Co. stock.....	10,000 00	5,200 00	
Chic., Mil. & St. Paul R. R. stock...	10,000 00	7,100 00	
Fourth National Bank stock.....	7,000 00	8,050 00	100,000 00
Manhattan Elevated R. R. stock...	45,000 00	29,250 00	
Oregon Ry. & Navigation Co. stock,	45,000 00	31,500 00	
Pacific Mail S. S. Co. stock.....	10,000 00	5,500 00	
Columbus & Indianapolis R. R. b'ds	4,000 00	2,000 00	
Chic., Mil. & St. Paul R. R. bonds...	10,000 00	11,900 00	
Internat'l & Great North. R. R. b'ds,	15,000 00	16,200 00	
United States 4 per cent bonds.....	200,000 00	244,000 00	200,000 00

	Par value.	Market value.	Amount loaned.
St. Louis, Alton & Terre Haute pre- ferred stock.....	\$90,000 00	\$15,000 00	
Chic. & Northw'n Ry. pref. stock....	5,000 00	6,000 00	
Northern Pacific preferred stock....	10,000 00	4,000 00	
Western Union Telegraph Co. stk....	25,000 00	13,500 00	
Chic. & Northwestern R. R. stock....	7,500 00	6,800 00	
Chic., St. Paul, Minn. & Omaha Ry. preferred stock.....	12,500 00	10,250 00	\$100,000 00
Chic., Rock Island & Pac. R.R. stk....	10,000 00	10,500 00	
United States bonds.....	20,000 00	24,400 00	
Cal., Har. & San Antonio R.R. b'ds.	3,000 00	3,060 00	
Cal. & Fulton R. R. bonds.....	11,000 00	11,770 00	
St. Louis, Iron Mountain & South- ern R. R. bonds.....	7,000 00	4,830 00	
Mahoning Coal R. R. bonds.....	10,000 00	9,500 00	
Michigan Central R. R. bonds.....	5,000 00	5,000 00	
L. S. & Mich. South R. R. bonds....	100,000 00	115,000 00	100,000 00
Wabash, St. Louis & Pac. R. R. b'ds Chicago, St. Paul, Minneapolis & Omaha R. R. bonds.....	20,000 00	13,600 00	
Tol., Peoria & West. R. R. bonds....	10,000 00	11,100 00	
Chic., Mil. & St. Paul R. R. bonds....	11,000 00	8,800 00	
Evansville & Terre Haute R.R. b'ds.	4,000 00	4,400 00	
Chic. & Northwestern Ry. stock....	5,000 00	5,000 00	
Western Union Telegraph Co. stock	2,000 00	1,680 00	100,000 00
Morris & Essex R. R. stock.....	20,000 00	10,800 00	
St. Louis & San Fran. Ry. pref. stk.	30,000 00	33,000 00	
Chic., Mil. & St. Paul R. R. stock....	20,000 00	8,000 00	
Oregon Ry. & Navigation Co. stock,	10,000 00	7,100 00	
Kansas Pacific R. R. bonds.....	30,000 00	21,000 00	
Oregon Short Line R. R. bonds.....	100,000 00	93,000 00	
United States 4 per cent bonds.....	95,000 00	82,650 00	100,000 00
Chicago, Mil. & St. Paul pref. stk....	35,500 00	43,800 00	
Del. Lack. & West. R. R. stock.....	20,000 00	20,900 00	100,000 00
Harlem R. R. preferred stock.....	50,000 00	44,000 00	
Chic., St. Louis & Alton R. R. b'ds.	29,800 00	59,600 00	
L. S. & Mich. Southern R. R. b'ds.	4,000 00	4,760 00	
Internal & Great North. R. R. b'ds.	50,000 00	57,500 00	100,000 00
Oregon Ry. & Navigation Co. stock,	3,000 00	3,300 00	
Western Union Telegraph Co. stk....	50,000 00	35,300 00	
Manhattan Elevated R. R. stock....	60,000 00	82,500 00	
Missouri Pacific stock.....	50,000 00	83,000 00	100,000 00
L. S. & Mich. Southern R. R. b'ds....	20,000 00	18,100 00	
L. S. & Mich. Southern R. R. b'ds.	105,000 00	120,750 00	100,000 00
Cleveland, Columbus, Cincinnati & Indianapolis Railway bonds.....	90,000 00	103,500 00	
N. Y., Lake Erie & West. Ry. stock....	17,000 00	20,570 00	
Chic., Rock Island & Pac. R. R. b'ds.	80,000 00	11,900 00	
Louisville & Nashville R. R. bonds,	10,000 00	12,800 00	
United States bonds.....	10,000 00	8,200 00	50,000 00
Lehigh & Wilkesbarre R. R. bonds,	12,000 00	14,690 00	
Oregon Short Line R. R. bonds.....	6,000 00	5,400 00	
Chi., Mil. and St. P. pref. stock....	10,000 00	8,700 00	
Manhattan Elevated Railroad stock,	20,000 00	20,400 00	
Chi., Mil. and St. P. Railway bonds,	10,000 00	6,500 00	25,000 00
United States bonds.....	3,000 00	2,900 00	
Missouri Pacific Railroad.....	100,000 00	123,000 00	100,000 00
Western Union Tel. Co. stock.....	40,000 00	38,200 00	
Missouri Pacific Railroad bonds.....	30,000 00	16,300 00	
St. L., Iron M. & South. R. R. b'ds.	50,000 00	47,000 00	100,000 00
Missouri, Kansas & Tex. R. R. b'ds.	25,000 00	17,250 00	
Missouri Pacific Railroad bonds.....	100,000 00	95,000 00	
Western Union Tel. Co. stock.....	25,000 00	17,500 00	
Missouri Pacific Railroad stock.....	100,000 00	95,000 00	
Western Union Tel. Co. stock.....	310,000 00	167,400 00	200,000 00
Missouri Pacific Railroad stock.....	40,000 00	36,300 00	
Western Union Tel. Co. stock.....	180,000 00	97,900 00	
Missouri Pacific Railroad stock.....	190,000 00	171,950 00	200,000 00
Western Union Tel. Co. stock.....	30,000 00	16,300 00	
Missouri Pacific Railroad stock.....	40,000 00	36,300 00	
St. L., Iron M. & South. R. R. b'ds.	25,000 00	17,250 00	100,000 00
Missouri, Kansas & Tex. R. R. b'ds.	25,000 00	17,500 00	
Missouri Pacific Railroad bonds.....	50,000 00	47,000 00	
United States bonds.....	20,000 00	24,400 00	30,000 00
Missouri Pacific Railroad stock.....	30,000 00	27,150 00	
Western Union Tel. Co. stock.....	30,000 00	16,900 00	
Chicago & Northwestern Ry. stock,	10,000 00	8,400 00	
Michigan Central Railroad stock....	10,000 00	5,400 00	50,000 00
Houston & Texas Cent. Ry. bonds.	5,000 00	5,500 00	
St. L., Iron M. & South. R. R. b'ds.	3,000 00	3,040 00	
Chi., Mil. & St. Paul R. R. bonds....	36,000 00	35,480 00	30,000 00

Total amounts..... \$4,991,800 00 \$4,536,875 00 \$3,547,006 61

Premium notes and loans on policies in force.....

\$3,547,006 61  
1,221,015 48



*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States registered bonds.....	\$284,022 60	\$280,750 00
Virginia State bonds.....	4,500 00	2,281 68
New York City consolidated stock.....	\$12,875 00	240,000 00
New York County consolidated stock.....	36,905 00	43,890 00
New York City consolidated stock.....	38,557 50	36,990 00
New York City Park Improvement bonds.....	1,623 75	1,950 00
New York City Dock bonds.....	541 25	645 00
New York City Bounty Fund redemption bonds...	8,612 00	10,527 00
New York City Acc. Debt bonds.....	67,545 16	66,756 00
New York County Acc. Debt bonds.....	84,601 90	87,278 00
New York City Armory bonds.....	250,000 00	250,000 00
Brooklyn City Public Park bonds.....	100,500 00	144,000 00
Bank of Commerce, N. Y., stock.....	4,460 00	7,250 00
Central Park, North and East River bonds.....	115,395 00	121,500 00
Lake Shore and Michigan Southern 2d mort. bds...	115,677 78	115,000 00

Total (carried out at cost value)..... \$1,601,647 94 \$1,738,597 68

Cash in office, \$542.22; in bank, \$346,818.52; total..... 846,856 74

Total net or invested assets as per balance..... \$10,595,547 88

## V. OTHER ASSETS.

## Interest due and accrued on:

Bonds and mortgages.....	67,482 10
Bonds and stocks owned.....	5,583 33
Collateral loans.....	28,467 19
Premium notes, loans or liens.....	10,756 52
Rents due and accrued on company's property or lease.....	8,670 84

Market value of bonds and stocks over cost..... 191,949 66

Gross premiums due and unreported on policies in force..... \$90,547 67

Gross deferred premiums on policies in force..... 39,646 06

Total..... \$184,498 93

Deduct average loading (30 per cent)..... 39,696 78

Net amount of uncollected and deferred premiums..... 147,595 15

Total admitted assets..... \$11,046,059 70

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to The American Experience Table of Mortality, with 4 per cent interest..... \$8,406,550 00

Death losses and matured endowments not due..... \$230,646 00

Death losses and other policy claims resisted..... 22,000 00

Total policy claims..... 242,646 00

Dividends or surplus, or other description of profits to policyholders..... 75,182 07

All other liabilities estimated to cover every existing claim..... 80,000 00

Liabilities on policyholders' account..... \$3,752,378 07

Gross surplus on policyholders' account:

Exclusively belonging to Tontine policyholders..... 19,928 46

Belonging to other than Tontine policyholders..... 2,279,746 17

Total liabilities..... \$11,046,059 70

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883..... \$1,286,745 76

Premium notes, loans or liens, received during 1884..... 51,295 08

Total..... \$1,338,040 79

Deductions during the year as follows, viz. : Notes, loans or liens used in

Payment of losses or claims.....	\$41,810 08
Purchase of surrendered policies and canceled by lapse.....	81,069 39
Payment of dividends to policyholders.....	7,981 08
Voided by lapse of policies.....	18,940 80
Redeemed by maker in cash and in hands of agents for collection..	20,254 28

Total reduction of premium note account..... \$117,025 38

Balance of note assets December 31, 1884..... \$1,221,015 46

#### VIII. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED:

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies.....	10,146	\$28,881,789
Endowment policies.....	1,519	4,188,916
All other policies.....	1	2,500

*New policies issued during the year:*

Whole life policies.....	861	2,266,897
Endowment policies.....	690	2,184,417

Total number and amount.....	18,217	\$37,464,019
Deduct policies decreased and ceased to be in force,	1,164	8,466,889

Total policies in force at the end of the year..... 12,058 \$38,997,180

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	10,224	\$28,782,058
Endowment policies.....	1,828	5,212,572
All other policies.....	1	2,500

Total policies in force at the end of the year..... 12,058 \$38,997,180

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	214	\$606,047
By maturity (endowments).....	41	49,554
By purchase.....	158	448,959
By lapse.....	851	1,009,880
By change.....	118	895,610
Not taken.....	287	971,889

Totals..... 1,164 \$8,466,889

#### BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York :*

	Number.	Amount.
Policies in force December 31, 1883.....	3,082	\$8,446,406
Policies issued during 1884.....	281	594,304

Total.....	3,813	\$9,040,710
Deduct policies ceased to be in force during 1884.....	868	583,038

Policies in force in New York December 31, 1884.. 2,950 \$8,507,677

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	16	\$51,267
Losses and claims incurred during 1884.....	80	286,917

Total..... 96 \$338,184

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	78	\$309,417
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$322,842.55; notes or credits, \$31,926.87; total.....		\$344,768 92

## METROPOLITAN LIFE INSURANCE COMPANY.

No. 80 PARK PLACE, NEW YORK.

[Incorporated June, 1866; commenced business January, 1867.]

JOSEPH F. KNAPP, *President.*

JOHN R. HEGEMAN, *Vice-President and Secretary.*

### I. CAPITAL.

Capital stock paid up in cash, \$500,000.

### II. INCOME DURING 1884.

Total premium income.....	\$2,811,815 50
Interest on:	
Mortgage loans.....	41,178 90
Bonds and dividends on stock.....	23,205 00
Premium notes, loans or liens.....	5,699 92
Other debts due the company.....	7,185 41
Rents from company's property.....	26,908 18
Total income during the year.....	\$2,915,987 86
Balance of net or ledger assets December 31, 1883.....	1,955,605 89
Total.....	\$4,871,543 25

### III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$970,589 67
Matured endowments and additions.....	6,319 00
Total amount actually paid for losses and endowments.....	\$976,908 67
Surrendered policies.....	141,185 96
Dividends to policyholders.....	92,398 35
Premium notes and loans voided by lapse of policies.....	10,785 18
(Total paid policyholders.....	\$1,221,228 06)
Paid stockholders for interest or dividends.....	83,936 30
Commissions to agents.....	515,068 49
Salaries and traveling expenses of agents.....	377,170 41
Medical examiners' fees.....	89,920 75
Salaries and other compensation of officers and other office employees.....	108,960 59
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	28,066 79
Rent.....	38,006 08
Commuting commissions.....	278,596 16
Advertising, printing, stationary, supplies, etc.....	64,810 25

All other items, viz.: General expenses on account of industrial department.....	\$78,589 61
(Total miscellaneous expenses.....)	\$1,552,755.43)

Disbursements during the year deducted from above total..... \$2,773,983 49

Balance December 31, 1884..... \$2,097,559 76

Invested as follows:

#### IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$355,541 88
Loans secured by mortgages on real estate, first liens.....	869,350 00

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chic. Mil. & St. Paul R. R. bonds..	\$36,000 00	\$39,800 00	\$35,500 00
N. Y., Chic. & St. Louis R. R. bds.	20,000 00	18,600 00	17,000 00
Del. and Ind. Canal Co.'s bonds...	26,000 00	30,517 50	27,000 00
Long Island Trust Co. bonds.....	6,000 00	6,390 00	5,500 00
Erie Railroad bonds.....	20,000 00	23,450 00	22,500 00
Shoe and Leather Nat. Bk. stock...	2,800 00	3,920 00	3,500 00
St. Paul, Minn. & Man. R. R. bds.	10,000 00	11,000 00	9,000 00
Total amounts.....	\$120,900 00	\$133,947 50	\$120,000 00

120,000 00  
160,771 43

Premium notes and loans on policies in force.....

#### Stocks, bonds, etc., owned by the company.

	Par value	Market value.
United States bonds.....	\$193,288 03	\$316,090 00
Brooklyn, N. Y., Bridge bonds.....	22,483 74	27,730 00
Rochester City N. Y. bonds.....	28,409 15	51,300 00
Chicago, Milwaukee and St. Paul Railroad bonds...	32,887 50	33,000 00
Lockport City, N. Y., bonds.....	27,191 78	32,500 00
N. Y. W. S. and Buffalo Railroad bonds.....	40,187 50	20,000 00
Brooklyn, N. Y., Water bonds.....	31,452 83	35,000 00
Cleveland, Cincinnati, Col. & Ind. R. R. bonds...	32,965 00	33,670 00
Chicago, St. Paul, Minn. and Omaha R. R. bonds...	32,450 00	33,600 00
Buffalo, New York and Philadelphia R. R. bonds...	50,000 00	50,000 00
Albany and Susquehanna Railroad bonds.....	22,710 00	22,550 00
Pekskill, N. Y., Water bonds.....	25,873 60	32,750 00
Total (carried out at cost value).....	\$551,896 12	\$591,180 00

551,898 12

Cash in office and in bank..... 22,858 86

All other items, viz.: Furniture, fixtures, safes, etc..... 17,639 47

Total net or invested assets, as per balance..... \$2,097,559 76

#### V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	9,081 55
Bonds and stocks owned.....	2,500 00
Collateral loans.....	994 17
Rents due and accrued on company's property or lease.....	4,579 81
Market value of real estate over cost.....	41,958 12
Market value of bonds and stocks over cost.....	39,281 88

Gross premiums due and unreported on policies in force.....	\$110,946 47
Gross deferred premiums on policies in force.....	46,863 97

Total.....	\$157,109 44
Deduct average loading (20 per cent).....	31,421 89

Net amount of uncollected and deferred premiums..... 125,687 55

Total of invested and other assets..... \$2,321,642 84

Deduct items not admitted..... 17,639 47

Total admitted assets..... \$2,304,003 87

#### Items not admitted:

Furniture, fixtures and safes.....	\$17,639 47
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## VI. LIABILITIES.

Net reinsurance reserve.....	\$1,644,632 00
Total policy claims .....	84,267 00
Dividends or surplus, or other description of profits due policyholders.....	1,926 02
All other liabilities, viz.: Premiums paid in advance, \$3,192.60; unrealized items in excess of reserve, \$6,865; total.....	10,057 60
Liabilities on policyholders' account .....	\$1,690,882 62
Gross surplus on policyholders' account.....	613,120 25
Total liabilities.....	<u>\$2,304,003 87</u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$174,212 28
Premium notes, loans or liens received during 1884 .....	14,547 72
Total .....	\$188,760 00
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims .....	\$2,400 56
Purchase of surrendered policies .....	12,326 10
Payment of dividends to policyholders .....	12,188 91
Total reduction of premium note account .....	27,988 57
Balance of note assets December 31, 1884.....	<u>\$160,771 43</u>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	4,833	\$6,727,402
Endowment policies .....	128	98,700
All other policies .....	46	62,680

*New policies issued during the year:*

Whole life policies.....	218	212,160
Endowment policies.....	7	9,604
All other policies.....	17	17,528

Total number and amount.....	5,248	\$7,128,074
Deduct policies decreased and ceased to be in force.....	800	1,435,289

Total policies in force at the end of the year .....	<u>4,448</u>	<u>\$5,692,785</u>
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	4,232	\$5,583,908
Endowment policies .....	110	85,169
All other policies .....	66	78,708

Total policies in force at the end of the year .....	<u>4,448</u>	<u>\$5,692,785</u>
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*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	95	\$136,431
By maturity (endowments).....	12	6,319
By surrender .....	494	1,083,513
By lapse .....	181	237,500
By change and decrease .....	7	10,000
Not taken .....	11	11,526
Total .....	<u>800</u>	<u>\$1,435,289</u>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1884.....	1,519	\$2,030,575
Policies issued during 1884 .....	54	65,015
Total .....	1,573	\$2,095,590
Deduct policies ceased to be in force during 1884 .....	191	301,378
Policies in force in New York December 31, 1884..	1,382	\$1,794,217
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	1	\$1,000
Losses and claims incurred during 1884.....	37	42,948
Total.....	38	\$43,948
Losses and claims on policies in New York paid during 1884.....	35	\$39,948
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses,		\$942,490 29
	Number.	Amount.
Industrial policies in force .....	670,999	\$71,965,685 00
Industrial claims paid .....		884,158 67

## MUTUAL LIFE INSURANCE COMPANY.

CORNER NASSAU AND LIBERTY STREETS, NEW YORK.

[Incorporated April, 1843; commenced business February 1, 1843.]

F. S. WINSTON, *President.*ISAAC F. LLOYD, *Secretary.*

## I. INCOME DURING 1884.

Received for premiums, without deductions.....	\$12,836,208 37
Received for annuities.....	12,055 16
Total premium income.....	\$12,850,258 48
Interest on:	
Mortgage loans .....	2,617,605 88
Bonds and dividends on stock .....	1,899,880 21
Other debts due the company .....	678,849 97
Rents from company's property.....	254,233 92
Total income during the year .....	\$19,095,818 41
Balance of net or ledger assets December 31, 1883.....	94,972,108 86
Total.....	\$114,067,427 27

## II. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$5,295,820 83
Matured endowments and additions.....	2,490,454 99
Total amount actually paid for losses and endowments .....	\$7,717,275 82
Annuity payments .....	26,926 08
Surrendered policies and additions .....	8,087,696 17
Dividends to policyholders .....	8,141,164 12
(Total paid policyholders.....)	\$18,923,062.19
Commissions to agents.....	907,846 19
Salaries and expenses of law department .....	88,145 18
Medical examiners' fees and expenses .....	89,298 40

Salaries and other compensation of officers and other office employes,	\$310,907 53
Taxes in State where organized, and taxes, licenses, fines and fees in other States . . . . .	223,169 61
Rent . . . . .	57,114 00
Premiums charged off on securities purchased. . . . .	1,131,172 35
Advertising. . . . .	73,258 42
All other items, viz : Exchange and postage, printing, stationery and sundry other expenses. . . . .	258,545 39
(Total miscellaneous expenses . . . . .)	\$3,184,452.)

Disbursements during the year, deducted from above total. . . . . \$17,057,514 19

Balance December 31, 1884 . . . . . \$97,009,913 08

Invested as follows;

### III. INVESTED ASSETS.

Real estate unincumbered, present value. . . . .	\$10,283,693 04
Loans secured by mortgages on real estate, first liens. . . . .	46,978,527 96

### Collateral Loans.

	Par value.	Market value.
American Exchange National Bank, N. Y., stock. . . . .	\$1,300 00	\$1,560 00
Bank of New York, stock. . . . .	8,000 00	12,000 00
Central Park, North and East River, N. Y. stock. . . . .	7,000 00	2,800 00
Continental Fire Insurance Co., N. Y., stock. . . . .	2,000 00	4,760 00
City Bank, Plainfield, N. J., stock. . . . .	1,000 00	1,000 00
Central Trust Co., N. Y., stock. . . . .	16,000 00	28,000 00
Central Pacific Railroad stock. . . . .	900,000 00	297,000 00
Cambridge Railroad stock. . . . .	4,800 00	5,760 00
Charles River Bank stock. . . . .	2,800 00	4,200 00
Chicago and Alton Railroad stock. . . . .	80,000 00	102,400 00
Chicago, Burlington and Quincy Railroad stock. . . . .	65,555 00	63,988 00
Chicago and Northwestern Railroad common stock. . . . .	27,500 00	24,100 00
Chicago and Northwestern preferred stock. . . . .	153,500 00	134,535 00
Chicago, Milwaukee and St. Paul preferred stock. . . . .	10,000 00	10,320 00
Chicago, Milwaukee and St. Paul common stock. . . . .	120,000 00	91,000 00
Chicago, St. Paul, Minn. and Omaha preferred stock, . . . . .	50,000 00	42,000 00
Delaware and Hudson stock. . . . .	30,000 00	20,400 00
Georgia Railroad and Banking Company stock. . . . .	210,000 00	223,600 00
Merchants' Exchange National Bank stock. . . . .	4,000 00	3,600 00
Morgan's Louisville & Tex. R. R. & Steam Co. stk. . . . .	550,000 00	637,500 00
Missouri Pacific Railroad stock. . . . .	10,000 00	9,000 00
Michigan Central Railroad stock. . . . .	20,000 00	12,000 00
Municipal Gas Company stock. . . . .	6,800 00	14,280 00
New York Central Railroad stock. . . . .	10,000 00	8,610 00
New York, New Haven and Hartford R. R. stock . . . . .	14,400 00	23,980 00
New York Guaranty and Indemnity Co. stock. . . . .	5,200 00	5,280 00
New York and Harlem Railroad stock. . . . .	20,000 00	57,000 00
Pennsylvania Railroad stock. . . . .	65,000 00	32,500 00
Pullman Palace Car Company stock. . . . .	115,000 00	190,750 00
Smith & Egge Manufacturing Company stock. . . . .	5,000 00	5,000 00
St. Paul, Minneapolis and Manitoba R. R. stock. . . . .	115,000 00	98,010 00
Second avenue Railroad stock. . . . .	37,500 00	60,375 00
St. Louis, Alton and Terre Haute R. R. pref. stock, . . . . .	55,000 00	41,950 00
United States bonds . . . . .	350,000 00	430,501 00
Union Trust Company, N. Y., stock. . . . .	1,800 00	6,000 00
Union National Bank, Chicago, stock. . . . .	100,000 00	223,000 00
United States Bank stock. . . . .	20,000 00	25,000 00
Wells, Fargo & Co., stock. . . . .	100,000 00	165,010 00
Western Union stock. . . . .	23,200 00	17,928 00
Atlantic and Pacific Railroad bonds. . . . .	200,000 00	240,000 00
Atlantic Mutual scrip. . . . .	500 00	525 00
Baker County, Kansas, bonds. . . . .	1,000 00	1,000 00
Burlington, Cedar Rapids and Northern bonds. . . . .	2,000 00	2,040 00
Coffee County, Kansas, bonds. . . . .	1,000 00	1,000 00
Chesapeake and Ohio Railroad bonds. . . . .	42,000 00	30,240 00
Cincinnati, Washington and Baltimore R. R. bonds, . . . . .	420,000 00	482,000 00
Cloud County, Kansas, bonds. . . . .	2,000 00	2,000 00
Columbus, Hocking Valley & Toledo R. R. bonds. . . . .	19,000 00	12,540 00
Cleveland, Columbus, Cincinnati & Ind. R. R. bds. . . . .	202,000 00	202,000 00
Central Pacific Land grant bonds. . . . .	75,000 00	75,000 00
Cedar Rapids, Iowa Falls and No. West. R. R. bds . . . . .	5,000 00	5,250 00
Chesapeake, Ohio and So. Western R. R. bonds. . . . .	300,000 00	210,000 00
Chesapeake and Ohio Railroad bonds. . . . .	300,000 00	270,000 00
Chicago, Milwaukee and St. Paul Railroad bonds . . . . .	240,000 00	240,000 00
Chicago, Milwaukee and St. Paul consols. . . . .	109,000 00	121,930 00

	Par value.	Market value.
Chicago, Mil. & St. Paul C. & P. West. Div. bonds.	\$10,000 00	\$9,800 00
Chicago, Milwaukee & St. Paul La Crosse Div. bds.	1,000 00	1,300 00
Chicago, Mil. & St. Paul So. Minn. Div. bonds.	8,000 00	8,600 00
Chicago, Milwaukee & St. Paul Dub. Div. bonds.	12,000 00	21,280 00
Chicago, St. Paul and Minneapolis Railroad bonds.	15,000 00	15,730 00
Chicago, St. Paul and Minn. and Omaha consols.	2,000 00	2,990 00
Chicago, Rock Island and Pacific Railroad bonds.	65,000 00	63,250 00
Elizabeth, Lexington and Big Sandy Railroad bonds	50,000 00	40,000 00
Galveston, Harriab'h & San An., M. & P. R. R. bds.	580,000 00	464,000 00
Green Point Ferry Company bonds.	25,000 00	25,000 00
Kansas Township, Mo., bonds.	2,000 00	2,000 00
Kansas City, St. Louis and Chicago Railroad bonds	10,000 00	13,500 00
Kentucky Central Railroad bonds.	680,000 00	393,000 00
Lake Shore & Michigan Southern Railroad consols.	230,000 00	294,500 00
Louisville and Nashville Trust bonds.	4,000 00	4,500 00
Lehigh and Wilkesbarre R. R. bonds.	29,000 00	35,100 00
Missouri, Kansas and Texas Railroad bonds.	29,000 00	15,850 00
Morgan's L. & T. R. R. & Steamship Co. bonds.	150,000 00	157,500 00
Milwaukee and Lake Winnebago R. R. bonds.	70,000 00	70,000 00
Northern Railroad of California bonds.	600,000 00	690,000 00
New York, West Shore & Buffalo Railroad bonds.	15,000 00	5,700 00
New York, Chicago and St. Louis Railroad bonds.	17,000 00	15,640 00
Oregon Rail and Nav. Co. R. R. bonds.	2,000 00	2,200 00
Oregon Rail and Nav. Co. deb. bonds.	90,000 00	85,500 00
Ottawa County, Kansas, bonds.	5,000 00	5,000 00
Pratt Coal and Iron Co. bonds.	300,000 00	300,000 00
Pittsburgh, Cleveland and Toledo R. R. bonds.	77,000 00	81,680 00
Peoria, Decatur and Evansville Railroad bonds.	1,000 00	980 00
Peoria, Decatur and Evansville, Ev. div. bonds.	19,000 00	18,630 00
Peoria and Pekin Union, 1st bonds.	29,000 00	29,000 00
Roseville County, Ill., bonds.	1,000 00	1,000 00
Rochester and Pittsburgh consols.	5,000 00	4,250 00
Southern Pacific of California Railroad bonds.	170,000 00	161,500 00
Shenandoah Valley general bonds.	5,000 00	4,000 00
Sheridan County bonds.	3,000 00	3,000 00
St. Louis and Iron Mountain Railroad bonds.	4,000 00	2,840 00
St. Paul and Sioux City Railroad bonds.	8,000 00	9,880 00
St. Louis, Fort Scott and Wichita Railroad bonds.	15,000 00	15,000 00
St. Louis and San Francisco Railroad bonds.	10,000 00	10,000 00
St. Louis, Alton and Terre Haute Railroad bonds.	1,000 00	1,080 00
Toledo, Peoria and Western Railroad bonds.	15,000 00	12,000 00
Texas Central Railroad bonds.	25,000 00	25,000 00
Texas and New Orleans sub-division bonds.	450,000 00	390,000 00
Union Pacific central branch bonds.	15,000 00	15,000 00
Union Pacific sinking fund bonds.	9,000 00	10,350 00
Union Pacific Eastern Division bonds.	3,000 00	3,390 00
Union Pacific Trust bonds.	1,000 00	1,000 00
West Shore and Ontario Terminal bonds.	875,000 00	690,000 00
Wisconsin, Iowa and Nebraska Railroad bonds.	80,000 00	27,900 00
<b>Total amounts.</b>	<b>\$10,121,655 00</b>	<b>\$9,182,481 00</b>

**Total amount loaned (on above market value)..... \$6,896,837 50**

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.	\$2,260,000 00	\$2,567,700 00
District of Columbia bonds.	282,100 00	298,968 00
Cherry Valley bonds.	28,500 00	22,953 50
Orangetown, N. Y. School District bonds.	12,000 00	12,120 00
Yonkers city bonds.	100,000 00	141,000 00
North Plainfield, N. J., bonds.	14,500 00	15,225 00
New York city bonds.	1,213,200 00	2,477,194 00
Buffalo city bonds.	140,500 00	153,621 50
Elmira city bonds.	45,000 00	51,536 00
Boston city bonds.	400,000 00	496,000 00
San Francisco city bonds.	475,500 00	508,725 00
Brooklyn city bonds.	1,228,000 00	1,730,585 00
Newark, N. Y., bonds.	675,000 00	762,150 00
New Brunswick, N. J., bonds.	104,800 00	107,928 00
Elizabeth, N. J. bonds.	7,805 00	8,978 00
Jersey City, N. J. bonds.	636,000 00	650,810 00
Trinity Church, N. Y. bonds.	100,000 00	100,000 00
Union County, N. J., bonds.	72,000 00	80,670 00
Middlesex County, N. J., bonds.	5,000 00	5,675 00
Hudson County, N. J., bonds.	118,000 00	124,130 00
Milwaukee County, Wis., bonds.	122,000 00	127,890 00
Essex County, N. J., bonds.	8,000 00	9,230 00
Michigan Central R. R. bonds.	300,000 00	314,250 00
Lake Erie and Western R. R. bonds.	125,000 00	108,250 00



	Par value.	Market value.
Cleveland, Col., Cin. and Ind. R. R. bonds.....	\$312,000 00	\$352,400 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	1,461,000 00	1,552,775 00
Chicago, Milwaukee and St. Paul preferred stock..	250,000 00	257,500 00
Delaware and Hudson Canal Company bonds.....	357,000 00	503,250 00
La Fayette, B. and Muncie R. R. bonds.....	135,000 00	106,250 00
Syracuse, Binghamton and New York R. R. bonds,	233,000 00	229,850 00
Southern Pacific of Mo. R. R. bonds.....	233,000 00	233,850 00
Indiana, Decatur and Springfield R. R. bonds.....	195,000 00	203,850 00
Cincinnati and Springfield R. R. bonds.....	287,000 00	265,155 00
Albany and Susquehanna R. R. bonds.....	1,000,000 00	1,155,640 00
Cincinnati, Ham. and Dayton R. R. bonds.....	300,000 00	330,150 00
Chicago and Southwestern R. R. bonds.....	400,000 00	424,000 00
Chicago, St. Paul, Minnesota and Ohio R. R. bonds,	500,000 00	554,000 00
Cedar Rapids, I. F. and Northwestern R. R. bonds..	345,000 00	250,250 00
Flint and Pere Marquette R. R. bonds.....	300,000 00	345,000 00
New York, Lackawanna and Western R. R. bonds..	1,000,000 00	1,170,000 00
Central Railroad and Banking Co., Ga., bonds.....	600,000 00	659,000 00
Rome, Watertown and Ogdensburg R. R. bonds..	159,000 00	168,650 00
Baltimore and Ohio R. R. bonds.....	100,000 00	113,500 00
Morris and Essex R. R. bonds.....	100,000 00	122,000 00
Morris and Essex stock.....	25,000 00	23,625 00
Chesapeake and Ohio R. R. bonds.....	461,000 00	509,405 00
South Carolina bonds.....	450,000 00	463,000 00
Chicago and Northwestern R. R. bonds.....	1,000,000 00	1,072,500 00
Chicago and Northwestern R. R. preferred stock...	500,000 00	605,000 00
Columbus and Toledo R. R. bonds.....	95,000 00	101,910 00
Jeffersonville, Madison and Ind. R. R. bonds.....	100,000 00	116,750 00
Lake Shore and Michigan Southern R. R. bonds...	1,000,000 00	1,155,000 00
St. Paul Water Co. R. R. bonds.....	19,500 00	21,060 00
Indiana and St. Louis R. R. bonds.....	400,000 00	455,050 00
New York, Chicago and St. Louis R. R. bonds.....	450,000 00	414,000 00
Nashville, Chattanooga and St. Louis R. R. bonds...	250,000 00	295,000 00
American Dock and Imp. Co. bonds.....	500,000 00	437,500 00
Col. and Ind. Central Railroad bonds.....	31,000 00	32,115 00
New York Central and Hudson River R. R. bonds..	500,000 00	647,500 00
New York Central and Hudson River R. R. stock..	500,000 00	430,000 00
Houston and Texas Railroad bonds.....	50,000 00	55,750 00
Kansas City, St. J. and C. B. Railroad bonds.....	400,000 00	478,000 00
Real Estate and Auction Room stock.....	1,000 00	1,000 00
Mobile and Ohio Railroad bonds.....	100,000 00	100,500 00
Jefferson Railroad bonds.....	84,000 00	84,000 00
Dakota Central Railroad bonds.....	650,000 00	737,750 00
Texas and New Orleans Railroad bonds.....	490,000 00	556,150 00
Memphis and Charleston Railroad bonds.....	490,000 00	459,900 00
New York, Pennsylvania and Ohio Railroad bonds,	55,000 00	57,750 00
Georgia Railroad and Banking Co. bonds.....	200,000 00	205,250 00
Des Moines City, Iowa, bonds.....	100,000 00	102,000 00
Elmira, Cort. and No. Railroad bonds.....	300,000 00	304,500 00
Atlantic Gulf Railroad bonds.....	5,000 00	5,000 00
South Side Railroad, Virginia, bonds.....	40,000 00	41,400 00
Western Transit Co. bonds.....	50,000 00	50,000 00
Piedmont Railroad bonds.....	56,000 00	61,000 00
Pittsburgh, Cleveland and Toledo Railroad bonds..	500,000 00	532,500 00
Fremont, Elk Horn and Mo. Val. Railroad bonds..	100,000 00	110,500 00
Montgomery and Enfants Railroad bonds.....	84,000 00	85,040 00
Gulf, Col. and Santa Fe Railroad bonds.....	169,000 00	186,745 00
Mississippi and Tennessee Railroad bonds.....	83,000 00	102,500 00
New York and New England Railroad bonds.....	100,000 00	104,500 00
Pittsburgh Junction Railroad bonds.....	500,000 00	535,000 00
N. Y., W. Sh. & Buff. R. R., Receiver's certif..	25,000 00	21,750 00
Ind., Bloom. and Western Railroad bonds.....	115,000 00	123,825 00
Chicago and Eastern Illinois Railroad bonds.....	50,000 00	54,000 00
Burlington, Cedar Rapids & Northern R. R. bonds,	75,000 00	68,400 00
Illinois Central Railroad stock.....	400,000 00	468,000 00
New York, New Haven and Hartford R. R. stock..	102,200 00	193,320 00
Naugatuck Railroad stock.....	80,000 00	142,000 00
Pennsylvania Railroad stock.....	204,000 00	204,000 00
Chicago, Burlington and Quincy Railroad stock...	250,000 00	287,500 00
Chicago, Rock Island and Pacific Railroad stock...	510,000 00	535,500 00
New York and Harlem Railroad stock.....	320,000 00	603,600 00
Total (carried out at par value).....	\$30,160,805 00	\$34,522,822 00
Cash in office and in bank.....		\$30,160,805 00
Bills receivable, suspense account.....		2,644,968 54
Agents' ledger balances.....		87,314 14
		7,196 90
Total net or invested assets as per balance.....		\$97,009,913 08

## IV. OTHER ASSETS.

Interest due and accrued.....	\$1,262,418 54
Market value of bonds and stocks over par.....	4,862,017 00
Gross premiums due and unreported on policies in force.....	\$128,714 51
Gross deferred premiums on policies in force.....	1,108,115 38
Total.....	\$1,341,839 89
Deduct average loading (30 per cent).....	248,365 98
Net amount of uncollected and deferred premiums.....	998,463 91
Total of invested and other assets.....	\$108,627,812 53
Deduct items not admitted.....	44,511 04
Total admitted assets.....	<u>\$108,588,801 49</u>

*Items not admitted:*

Agents' balances.....	\$7,196 90
Bills receivable, suspense account.....	87,814 14
Total items not admitted.....	<u>\$94,511 04</u>

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$90,469,266 00
Death losses and matured endowments, due and unpaid.....	\$87,173 00
Death losses and matured endowments not due.....	807,066 00
Death losses and other policy claims resisted and awaiting further proof.....	188,578 00
Total policy claims.....	\$1,083,415 00
All other liabilities, viz.: Premiums paid in advance, \$27,477.96; non-forfeiture clause in policies, \$81,110; total.....	58,587 36
Liabilities.....	<u>\$91,561,288 36</u>
Gross surplus on policyholders' account.....	12,022,013 13
Total liabilities.....	<u>\$108,588,801 49</u>

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	89,188	\$288,574,988
Endowment policies.....	21,789	59,368,126
All other policies.....	18	7,928

*New policies issued during the year:*

Whole life policies.....	5,780	15,575,515
Endowment policies.....	4,890	12,126,820

*Old policies revised during the year:*

Whole life policies.....	406	1,286,180
Endowment policies.....	168	885,500

*Old policies increased in amount:*

Whole life policies.....	1	10,000
Endowment policies.....	2	2,000

*Additions by dividends during the year:*

Whole life policies.....	.....	5,851,974
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Total number and amount.....	122,197	\$377,684,021
Deduct policies decreased and ceased to be in force.....	7,383	25,844,786

Total policies in force at the end of the year.....	<u>114,804</u>	<u>\$351,789,235</u>
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	90,928	\$287,502,640
Endowment policies.....	28,868	64,278,643
All other policies.....	18	8,002
<b>Total policies in force at the end of the year.....</b>	<b>114,804</b>	<b>\$351,789,285</b>

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	1,432	\$5,115,002
By maturity (endowments).....	940	2,563,415
By surrender.....	1,245	8,171,214
By lapse.....	2,505	6,405,779
By change and decrease.....	8	219,216
Not taken.....	1,258	8,870,110
<b>Totals.....</b>	<b>7,888</b>	<b>\$25,844,786</b>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	26,675	\$86,449,914
Policies issued during 1884.....	2,285	8,105,170
<b>Total.....</b>	<b>28,960</b>	<b>\$94,555,084</b>
Deduct policies ceased to be in force during 1884.....	1,691	6,365,170

Policies in force in New York December 31, 1884.. 26,669 \$88,189,914

	Amount.
Losses and claims unpaid December 31, 1883.....	\$272,548
Losses and claims incurred during 1884.....	2,049,436
<b>Total.....</b>	<b>\$2,821,984</b>

	Amount.
Losses and claims on policies in New York paid during 1884....	\$2,111,896
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses.....	\$3,868,911

## NEW YORK LIFE INSURANCE COMPANY.

No. 846 BROADWAY, NEW YORK.

[Incorporated 1841; commenced business 1845.]

MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Vice-President and Actuary.*

## I. INCOME DURING 1884.

New premiums, without deductions.....	\$2,908,446 00
Renewal premiums.....	6,147,718 41
For annuities.....	1,058,910 67
<b>Total.....</b>	<b>\$11,115,070 08</b>
Deduct amount paid for reinsurance.....	158,707 24

**Total premium income..... \$10,956,362 84**

## Interest on:

Mortgage loans .....	\$1,119,086 99
Bonds and dividends on stock .....	1,469,809 20
Premium notes, loans or liens .....	30, 96 25
Other debts due the company .....	128,328 87
Rents from company's property .....	125,468 28

Total income during the year .....	\$18,882,751 86
Balance of net or ledger assets December 31, 1883 .....	51,983,719 28
<b>Total .....</b>	<b>\$65,766,471 09</b>

## II. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$2,302,175 79
Matured endowments and additions .....	872,808 50
<b>Total .....</b>	<b>\$3,175,984 29</b>
Deduct amount received for losses or claims on policies of this company reinsured .....	45,000 00

Total amount actually paid for losses and endowments .....	\$3,180,984 29
Annuitants .....	852,018 52
Surrendered policies .....	961,871 83
Dividends to policyholders .....	1,790,081 00
(Total paid policyholders .....	\$6,784,955.14)
Commissions to agents .....	1,859,499 05
Salaries and traveling expenses of agents .....	90,000 00
Medical examiners' fees .....	118,241 68
Salaries and other compensation of officers and other office employees .....	258,076 06
Taxes in State where organized, taxes, licenses, fines and fees in other States .....	102,173 41
Advertising .....	90,882 67
Contingent fund (charged off on securities) .....	469,052 20
All other items, viz.: Office, law and agency expenses .....	508,739 38
(Total miscellaneous expenses .....	\$2,991,664.45)

Disbursements during the year, deducted from above total .... \$9,726,619 59

Balance December 31, 1884 ..... \$56,089,851 50

## Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value .....	\$5,520,656 68
Loans secured by mortgages on real estate, first liens .....	31,116,430 00

## Collateral Loans.

	Par value.	Market value.
Delaware and Hudson stock .....	\$315,800 00	\$147,293 50
Chicago & Northw. preferred stock .....	10,000 00	11,950 00
Fourth National Bank stock .....	91,500 00	105,140 00
German-American Nat. Bank stock .....	2,750 00	3,750 00
Central National Bank stock .....	88,500 00	94,050 00
Central National Bank stock .....	5,000 00	10,280 00
Chicago & Northwestern stock .....	10,000 00	8,400 00
Chicago & Northw. preferred stock .....	10,000 00	11,950 00
St. Paul, Minn. and Omaha stock .....	10,000 00	8,500 00
Manhattan Safe Deposit Co. stock .....	2,000 00	2,000 00
Equitable Gas-Light Co. stock .....	5,000 00	4,750 00
New York Central stock .....	5,000 00	4,297 50
National Bank of America stock .....	1,000 00	1,490 00
<b>Total amounts .....</b>	<b>\$455,550 00</b>	<b>\$414,801 00</b>

Total amount loaned on above market value .....	370,000 00
Premium notes and loans on policies in force .....	440,067 12

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States Currency bonds .....	\$723,383 34	\$948,750 00
New York City and County bonds .....	304,965 00	366,257 50
Brooklyn City bonds .....	1,595,965 51	1,900,100 00
Buffalo City bonds .....	183,280 74	188,375 83
Flushing, N. Y., bonds .....	79,600 00	91,160 00
Yonkers, N. Y., bonds .....	181,335 11	219,600 00
Rochester, N. Y., bonds .....	53,381 97	60,395 00
East Chester, N. Y., bonds .....	47,434 80	53,475 38
Jersey City, N. J., bonds .....	587,000 00	601,337 50
Newark, N. J., bonds .....	925,015 29	925,015 29
Richmond, Va., bonds .....	46,250 00	64,500 00
St. Paul, Minn., Water bonds .....	184,830 40	218,000 00
Flatbush, N. Y., Water bonds .....	19,600 00	19,600 00
Tennessee State bonds .....	9,890 00	10,230 00
Georgia State bonds .....	1,500 00	1,642 50
Alabama State bonds .....	35,100 00	38,600 00
South Carolina State bonds .....	37,634 87	31,259 94
Delaware and Hudson Canal Co. bonds .....	873,233 45	394,975 00
New York Central and Hudson River R. R. bonds .....	1,016,573 81	1,360,000 00
New York and Harlem Railroad bonds .....	1,061,841 67	1,378,333 33
Rensselaer and Saratoga Railroad bonds .....	9,519 93	11,985 00
New York, Lake Erie and Western Railroad bonds .....	2,343,333 33	2,343,333 33
Albany & Susquehanna Railroad bonds .....	939,317 07	967,927 50
Michigan Central Railroad bonds .....	60,651 67	61,916 67
Chicago and Northwestern Railroad bonds .....	181,580 00	183,635 00
Denver and Rio Grande Railroad bonds .....	182,893 33	183,893 33
New York, Lackawanna and Western R. R. bonds .....	1,609,549 32	1,747,500 00
Cleveland, Columbus, Cin. & Ind. R. R. bonds .....	1,810,571 80	1,838,920 00
Northern Pacific Railroad bonds .....	1,205,000 00	1,206,000 00
Union Pacific Railroad bonds .....	282,758 33	290,000 00
Lake Shore and Michigan Southern R. R. bonds .....	1,436,458 33	1,436,458 33
St. Paul and Northern Pacific Railroad bonds .....	745,000 00	745,000 00
Northern Pacific Terminal Railroad bonds .....	500,000 00	500,000 00
Metropolitan Elevated, New York, Railroad bonds .....	819,099 69	840,280 00
New York Elevated, New York, Railroad bonds .....	744,718 89	755,085 00
Kansas City, St. Jo. and Council Bluff R. R. bonds .....	185,501 00	166,075 00
Chicago, Milwaukee and St. Paul Railroad bonds .....	622,110 00	622,110 00
Indianapolis and St. Louis Railroad bonds .....	157,990 00	157,990 00
Chicago, St. Paul, Minn. and Omaha R. R. bonds .....	603,734 16	616,000 00
Cedar Rapids, Iowa Falls and N. W. R. R. bonds .....	447,965 00	447,965 00
Taylor's Falls and Lake Superior Railroad bonds .....	212,100 00	212,100 00
Pittsburgh, Cleveland and Toledo Railroad bonds .....	307,410 00	307,500 00
Gulf, Colorado and Santa Fe Railroad bonds .....	215,531 50	219,000 00
Burlington, Cedar Rapids and N. W. R. R. bonds .....	84,500 00	87,750 00
Ottawa and Burlington Railroad bonds .....	188,281 00	186,450 00
South Carolina Railroad bonds .....	103,000 00	103,000 00
Mahoning Coal Railroad bonds .....	179,473 73	179,473 73
Chicago and Western Indiana Railroad bonds .....	1,006,028 33	1,015,000 00
American Safe Deposit Company bonds .....	55,990 00	56,185 00
New York Mutual Gas-Light Company bonds .....	83,000 00	85,490 00
Delaware and Hudson Canal Company stock .....	261,800 00	261,800 00
Delaware, Lackawanna and Western Railroad stock .....	897,500 00	897,500 00
Chicago and Northwestern Railroad pref. stock .....	1,312,000 00	1,312,000 00
Merchants' Bank, New York, stock .....	11,112 58	11,594 00
American Exchange Bank, New York, stock .....	10,025 00	11,600 00
Bank of America, New York, stock .....	8,484 00	11,896 00
Bank of the Republic, New York, stock .....	307 50	1,254 00
Manhattan Safe Deposit Company stock .....	174,900 00	174,900 00

Total (carried out at cost value).....\$36,295,497 98      \$27,743,233 05

Cash in office, \$1,298.76 ; in bank, \$2,231,049.76 ; total.....2,232,348 53

Agents' ledger balances.....74,896 30

Total net or invested assets as per balance.....\$56,069,851 50

## IV. OTHER ASSETS.

Interest due and accrued on :

Bonds and mortgages.....294,540 69

Bonds and stocks owned.....153,734 46

Rents due and accrued on company's property or lease.....13,333 61

Market value of bonds and stocks over cost.....1,447,755 13

Gross premiums due and unreported on policies in force.....	\$540,816 19
Gross deferred premiums on policies in force.....	795,828 00
Total.....	\$1,335,639 19
Deduct average loading (30 per cent).....	267,197 84
Net amount of uncollected and deferred premiums.....	\$1,068,511 85
Total of invested and other assets.....	\$59,916,625 78
Deduct items not admitted.....	74,886 30
Total admitted assets.....	\$58,941,739 48
<i>Items not admitted:</i>	
Agents' balances.....	\$74,886 30

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$48,789,214
Deduct net value of risks reinsured.....	493,598
Net reinsurance reserve.....	\$48,848,616 00
Matured endowments due and unpaid.....	\$51,888 05
Death losses and matured endowments, adjusted and not due.....	580,098 34
Death losses and other policy claims resisted.....	25,000 00
Annuity claims unpaid.....	12,681 99
Total policy claims.....	679,168 38
All other liabilities, viz.: Premiums paid in advance.....	17,886 59
Liabilities on policyholders' account.....	\$49,045,165 97
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders.....	2,638,796 70
Belonging to other than Tontine policyholders.....	7,262,776 78
Total liabilities.....	\$58,941,739 48

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$461,445 57
Premium notes, loans or liens received during 1884.....	22,477 89
Total.....	\$488,923 89
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims.....	\$12,751 81
Purchase of surrendered policies and canceled by lapse.....	30,741 57
Payments of dividends to policyholders.....	10,363 80
Voided by lapse of policies.....	
Redeemed by maker in cash.....	
Total reduction of premium note account.....	48,856 27
Balance of note assets December 31, 1884.....	\$440,067 12

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	47,440	\$142,986,618
Endowment policies.....	17,774	55,798,925
All other policies.....	4,013	15,500

*New policies issued during the year:*

Whole life policies.....	10,682	87,087,732
Endowment policies.....	6,112	21,817,806
All other policies.....	661	5,000

*Old policies revised during the year :*

	Number.	Amount.
Whole life policies.....	33	\$134,073
Endowment policies.....	23	49,555
All other policies.....	2	

*Old policies increased in amount :*

Whole life policies.....		8,542
Endowment policies.....		18,916

*Additions by dividends during the year :*

Whole life policies.....		2,075,975
Endowment policies.....		787,461

Total number and amount.....	86,690	\$260,230,593
Deduct policies decreased and ceased to be in force.....	8,643	80,848,007

Total policies in force at the end of the year.....	78,047	\$229,382,586
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	52,819	\$162,417,339
Endowment policies.....	20,745	66,962,747
All other policies.....	4,483	2,000
Total policies in force at the end of the year. ....	78,047	\$229,382,586

*Policies which have ceased to be in force during the year, with the mode of their termination.*

	Number.	Amount.
Terminated by death.....	769	\$2,340,995
By maturity and discount.....	448	899,800
By expiry and annuities.....	171	13,500
By surrender.....	1,004	5,689,536
By lapse.....	3,754	11,924,860
By change and decrease.....	.....	326,882
Not taken.....	2,497	9,652,934
Totals.....	8,643	\$30,848,007

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	9,868	\$32,119,979
Policies issued during 1884.....	1,648	5,737,120
Total.....	11,516	\$37,857,099
Deduct policies ceased to be in force during 1884....	1,107	3,875,855

Policies in force in New York December 31, 1884...	10,409	\$33,981,244
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	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	32	\$114,417 65
Losses and claims incurred during 1884.....	253	784,411 46
Total.....	285	\$848,829 05

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	255	\$716,175 12

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses.....		\$1,250,000
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## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

No. 55 LIBERTY STREET, NEW YORK.

[Incorporated February 26, 1875; commenced business August 10, 1875.]

SHEPPARD HOMANS, *President.*WILLIAM R. STEVENS, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$100,000.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$106,186 77	
Renewal premiums.....	61,666 96	
Total premium income .....		\$167,853 73
Interest on :		
Mortgage loans.....		1,470 00
Bonds and dividends on stock.....		8,620 00
Premium notes, loans or liens.....		15 15
All other income.....		195 26
Total income during the year.....		\$178,104 14
Balance of net or ledger assets December 31, 1883.....		148,487 56
Total.....		\$326,591 70

## III. DISBURSEMENTS DURING 1884.

Total amount actually paid for losses.....	\$70,310 60
Surrendered policies .....	4,832 78
Dividends to policyholders.....	16,888 73
Premium notes and loans voided by lapse of policies..	66 00
(Total paid policyholders .....	\$91,648.11)
Commissions to agents, new, \$26,517.98; renewal, \$8,553.47.....	30,071 45
Traveling expenses of agents .....	2,039 63
Medical examiners' fees .....	511 00
Salaries and other compensation of officers and other office employees .....	12,126 20
Taxes, licenses, fines and fees in other States .....	1,655 79
Rent .....	5,168 06
Paid for furniture and fixtures and safes for home and agency offices, Advertising .....	253 65
All other payments, viz.: Stationery and printing, \$2,326.21; postage and telegrams, \$1,181.69; law and other expenses, \$1,831.54; miscellaneous, \$775; total.....	1,877 04
(Total miscellaneous expenses.....	6,014 44
Disbursements during the year, deducted from above total....	\$151,850 37
Balance December 31, 1884.....	\$170,241 83

Invested as follows :

## IV. INVESTED ASSETS.

Loans secured by mortgage on real estate, first liens.....	\$20,500 00
Loans made in cash to policyholders on the company's policies....	175 00
Premium notes and loans on policies in force.....	563 55

*Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds.....	\$113,250 00	\$113,250 00
		113 250 00



Cash in office, \$706.90; in bank, \$31,273.68; total.....	\$31,980 58
Bills receivable .....	705 72
Agents' ledger balances.....	8,066 48
Total net or invested assets as, per balance.....	\$170,241 33

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	405 00
Collateral loans .....	21 00
Premium notes, loans or liens.....	85 60
Gross premiums due and unreported on policies in force .....	\$12,449 78
Gross deferred premiums on policies in force .....	4,250 63
Total.....	\$16,700 41
Deduct premiums disallowed.....	7,205 60
	\$9,494 81
Deduct average loading (20 per cent).....	1,598 96
Net amount of collected and deferred premiums.....	7,595 85
Total of invested and other assets.....	\$178,298 78
Deduct items not admitted.....	3,772 20
Total admitted assets.....	\$174,526 58

## Items not admitted:

Agents' balances.....	\$2,086 48
Bills receivable.....	705 72
Total items not admitted.....	\$2,772 20

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$49,064 00
Total policy claims.....	15,000 00
Liabilities on policyholders' account.....	\$64,064 00
Gross surplus on policyholders' account.....	110,462 58
Total liabilities .....	\$174,526 58

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$463 19
Premium notes, loans or liens received during 1884.....	205 70
Total.....	\$667 89
Total reduction of premium note account.....	104 34
Balance of note assets December 31, 1884.....	\$563 55

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	258	\$103,231
Endowment policies.....	100	92,675
All other policies .....	2,081	6,894,450

## New policies issued during the year:

Endowment policies .....	89	18,400
All other policies.....	2,162	8,788,000

*Old policies revived during the year :*

	Number.	Amount.
Whole life policies .....	1	\$2,000
All other policies .....	1	1,000
<b>Total number and amount .....</b>	<b>4,592</b>	<b>\$15,829,746</b>
Deduct policies decreased and ceased to be in force ....	641	1,791,575
<b>Total policies in force at the end of the year .....</b>	<b>8,951</b>	<b>\$14,038,171</b>

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	212	\$84,646
Endowment policies .....	98	89,325
All other policies .....	8,641	13,864,200
<b>Total policies in force at the end of the year .....</b>	<b>8,951</b>	<b>\$14,038,171</b>

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	21	\$77,875
By expiry (term) .....	386	1,186,875
By surrender .....	17	37,000
By lapse .....	47	10,825
By change and decrease .....	.....	5,000
Not taken .....	170	524,600
<b>Totals .....</b>	<b>641</b>	<b>\$1,791,575</b>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	862	\$2,518,871
Policies issued during 1884. ....	1,166	4,854,200
<b>Total .....</b>	<b>2,028</b>	<b>\$6,878,071</b>
Deduct policies ceased to be in force during 1884 .....	271	760,565
<b>Policies in force in New York December 31, 1884 .....</b>	<b>1,757</b>	<b>\$6,112,506</b>

	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	1	\$5,000 00
Losses and claims incurred during 1884 .....	16	45,810 60
<b>Total .....</b>	<b>17</b>	<b>\$50,810 60</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	14	\$38,810 60

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses; cash .....		\$79,632 85
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## UNITED STATES LIFE INSURANCE COMPANY.

No. 261 BROADWAY, NEW YORK.

[Incorporated February, 1880; commenced business March 4, 1880.]

T. H. BROSINAN, *President*.C. F. FRALEIGH, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash..... \$440,000 00

## II. INCOME DURING 1884.

New premiums, without deductions .....	\$139,437 19	
Renewal premiums .....	472,236 92	
Total .....	\$611,764 11	
Deduct amount paid for reinsurance .....	5,405 20	
Total premium income.....		656,358 91
Interest on:		
Mortgage loans .....		138,924 00
Bonds and dividends on stock .....		92,672 25
Premium notes, loans or liens.....		7,778 74
Other debts due the company.....		14,882 25
Rents from company's property.....		2,649 96
Balance profit and loss account, less debits .....		9,927 40
Total income during the year.....		\$923,193 19
Balance of net or ledger assets December 31, 1883.....		5,061,465 46
Total.....		\$5,984,658 24

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$340,678 82	
Matured endowments and additions.....	126,279 43	
Total amount actually paid for losses and endowments .....		\$476,958 24
Annuity payments .....		126 00
Surrendered policies .....		100,810 45
Dividends to policyholders .....		58,254 44
(Total paid policyholders .....	\$686,149 13)	
Paid stockholders for interest.....		30,800 00
Commissions to agents.....		90,875 36
Salaries and traveling expenses of agents.....		60,075 47
Medical examiners' fees .....		11,863 70
Salaries and other compensation of officers and other office employes, .....		47,571 21
Taxes in State where organized, taxes, licenses, fines and fees in .....		9,866 54
other States.....		23,740 17
Rent .....		15,341 17
Advertising.....		
All other items, viz.: Printing and stationery, \$7,612.22; exchange .....		
and expressage, \$5,137.49; law expenses, \$5,326.84; directors' .....		
fees, \$2,770; miscellaneous expenses, \$9,559.88; traveling .....		
expenses of officers and employes, \$2,369.93; returned to agent, .....		
\$724.14; total.....		83,499 50
(Total miscellaneous expenses .....	\$322,183 13)	
Disbursements during the year, deducted from above total....		\$958,288 25
Balance December 31, 1884 .....		\$5,026,375 99

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$57,961 42
Loans secured by mortgages on real estate, first liens.....	2,416,381 76

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Western Union Tel. Co. stock.....	\$7,500 00	\$4,143 75	
Missouri Pac. Ry. third mort. bonds.....	1,000 00	1,050 00	
American Tel. and Cable Co. stock.....	16,300 00	8,965 00	\$16,700 00
N. Y., Lack. and West. Ry. Co. stk.....	6,600 00	5,659 50	
United States bonds.....	300 00	246 00	
Missouri Pacific Ry. bonds.....	2,000 00	2,100 00	
American Tel. and Cable Co. stock.....	4,000 00	2,300 00	3,500 00
Western Union Tel. Co. stock.....	500 00	278 25	
American Tel. and Cable Co. stock.....	2,500 00	1,375 00	1,125 00
Missouri Pacific Ry. Co. bonds.....	15,000 00	15,750 00	15,000 00
Western Union Tel. Co. stock.....	10,000 00	5,535 00	
American Tel. and Cable Co. stock.....	7,000 00	3,850 00	
Imp. and Tra. Nat. Bk., N. Y., stk.....	400 00	1,000 00	7,636 10
Germania Fire Ins. Co., N. Y., stk.....	4,000 00	10,400 00	
Great Western R. R. Co. bonds.....	15,000 00	12,950 00	
St. Louis, Kan. City and Northern Ry. (Omaha Div.) bonds.....	10,000 00	10,150 00	
Missouri Pacific 7 per cent bonds ..	5,000 00	5,250 00	
Chl., St. Paul, Min. and Omaha Ry. Co. consolidated mort. bonds.....	4,000 00	4,460 00	
Columbus and Hocking Val. R.R. Shaking Fund bonds.....	4,000 00	4,800 00	50,000 00
Imp. and Tra. Nat. Bk., N. Y., stk.....	500 00	1,250 00	
Lockwood Co., Waterv's, Me., stk.....	5,000 00	6,000 00	
Chicago, St. Paul and Min. Ry. first mortgage gold bonds.....	500 00	580 00	
Wisconsin Valley R. R. bonds.....	1,000 00	1,250 00	
Missouri, Kan. and Texas Ry. Land Grant bonds.....	15,000 00	15,750 00	
N. Y. Central Extended Debt cfs.....	3,000 00	3,090 00	2,500 00
Jersey City Funded Debt bonds.....	25,000 00	25,000 00	25,000 00
Manhattan Gas-Light Co., N. Y., stk.....	15,000 00	37,500 00	30,000 00
United States bonds.....	3,000 00	3,397 50	
Central R. R. of N. J., Convert. bds.....	10,000 00	10,750 00	10,000 00
Long Island R. R. Co. stock.....	100,000 00	63,000 00	50,000 00
Mil. and St. P. Ry. (St. P. div.) bds.....	4,000 00	5,080 00	
Milwaukee and St. P. Ry. (Chicago and Milwaukee div.) bonds.....	1,000 00	1,270 00	8,000 00
Metropolitan Trust Co., N. Y., stk.....	3,000 00	3,600 00	
Total amounts.....	\$311,000 00	\$288,688 00	\$219,461 10

219,461 10

Loans made in cash to policyholders on the company's policies....

132,931 83

## Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States 4 per cent consols, reg. 1907.....	\$57,806 29	\$57,850 00
United States 4½ per cent bonds, reg. 1891.....	131,384 40	136,176 00
Dist. of Columbia 3 per cent 55c Fed. reg. b'ds, 1924.....	3,955 00	4,160 00
Jersey City Water Loan bonds.....	117,285 00	112,450 00
Jersey City Revenue bonds, 1896.....	1,092 50	1,120 00
Jersey City Water scrip, 1902.....	53,425 00	52,080 00
Jersey City Improvement bonds.....	103,750 00	117,000 00
New York, Lackawanna and Western Ry. bonds.....	49,783 75	47,958 50
Chicago and Northwestern Ry. bonds.....	99,099 32	102,750 00
Chic., Mil. and St. Paul Ry., Min. Div., bonds.....	102,434 98	107,500 00
Chic., Mil. and St. Paul Ry., C. & P. West. Div. b'ds.....	46,256 00	46,750 00
Missouri Pacific Ry. Consolidated bonds.....	100,896 06	94,000 00
Missouri Pacific Ry. bonds.....	111,600 69	103,834 00
Central Iowa Ry. bonds.....	107,443 84	98,792 00
Hannibal and St. Joseph Ry. bonds.....	27,636 00	28,250 00
St. Louis, Iron Mountain and Southern Ry. General Consolidated Ry. and Land Grant bonds.....	35,739 86	34,375 00
St. Louis and Iron Mountain R. R. bonds.....	53,456 64	51,917 00
Chicago, Burlington and Quincy Ry. debentures.....	46,135 21	43,083 50
Missouri, Kansas and Texas Ry. bonds.....	106,099 55	103,084 00
Missouri, Kansas and Texas Ry. Gen'l Consolidated Mortgage bonds.....	20,278 33	16,875 00
Oregon Ry. and Navigation Co. bonds.....	45,001 56	46,010 00
N. Y. Central R. R. Debenture Certificates.....	84,454 87	83,366 10
Louisville and Nashville R. R. bonds.....	45,750 00	42,250 00

	Cost value.	Market value.
Kansas Pacific Ry. bonds.....	\$33,718 86	\$33,000 00
New York, Chicago and St. Louis Ry. bonds.....	23,018 67	23,000 00
Chic., St. Paul, Minn. and Omaha Ry. bonds.....	27,730 00	27,875 00
Albany and Susquehanna R. R. Co. bonds.....	114,375 00	111,350 00
City of Newark, N. J., bonds.....	116,000 00	115,000 00
Burlington, Cedar Rapids and Northern Ry. Co., Iowa, Minnesota and Dakota Division, bonds.....	42,000 00	42,375 00
Total (carried out at cost value).....	<u>\$1,907,575 85</u>	<u>\$1,878,511 10</u>
Cash in office, \$1,840.28; in bank, \$257,703.89; total .....		\$1,907,575 85
Bills receivable .....		259,544 17
Agents' ledger balances.....		10,790 47
		<u>81,729 90</u>

Total net or invested assets as per balance .....	\$5,026,875 99
Deduct depreciation from cost of assets .....	29,064 75
Total net or invested assets, less depreciation.....	<u>\$4,997,811 24</u>

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages .....	23,790 94
Bonds and stocks owned.....	30,931 10
Premium notes, loans or liens and bank balances.....	6,824 75
Market value of real estate over cost .....	37,088 58
Gross premiums due and unreported on policies in force.....	\$55,409 61
Gross deferred premiums on policies in force.....	72,185 22
Total .....	<u>\$127,544 83</u>
Deduct average loading (30 per cent) .....	<u>\$25,508 96</u>
Net amount of uncollected and deferred premiums.....	102,035 87
Total of invested and other assets.....	<u>\$5,196,933 48</u>
Deduct items not admitted.....	<u>42,520 37</u>
Total admitted assets.....	<u><u>\$5,154,413 11</u></u>

## Items not admitted:

Agents' balances.....	\$31,729 90
Bills receivable.....	10,790 47
Total items not admitted.....	<u><u>\$42,520 37</u></u>

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1894, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest .....	\$4,461,467 34,916
Deduct net value of risks reinsured.....	
Net reinsurance reserve.....	<u>\$4,426,551 00</u>
Death losses and matured endowments not due.....	\$12,350
Death losses and other policy claims resisted.....	10,000
Annuity claims unpaid.....	318
Total policy claims.....	<u>23,268 00</u>
All other liabilities, viz.: Premiums paid in advance, \$3,204.88; accrued rents and unrepresented accounts, \$4,245.85; liability on lapsed policies presentable for surrender, \$2,260.04; total.....	<u>8,709 75</u>
Liabilities on policyholders' account.....	<u>\$4,458,528 75</u>
Gross surplus on policyholders' account.....	<u>695,883 36</u>
Total liabilities.....	<u><u>\$5,154,413 11</u></u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1893.....	\$141,309 66
Premium notes, loans or liens received during 1894.....	42,876 69
Total.....	<u><u>\$184,686 35</u></u>

Deductions during the year as follows, viz.: Notes,  
loans or liens used in—

Payment of losses or claims.....	\$37,632 05
Purchase of surrendered policies and canceled by lapse.....	3,253 46
Voided by lapses of policies.....	1,577 85
Redeemed by maker in cash.....	20,471 67

Total reduction of premium note account..... \$61,754 98

Balance of note assets December 31, 1884..... \$122,981 32

#### VIII. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	8,065	\$15,682,293
Endowment policies.....	1,708	2,918,884
All other policies.....	232	642,402

*New policies issued during the year:*

Whole life policies.....	1,424	\$3,456,080
Endowment policies.....	180	374,790
All other policies.....	12	49,500

*Old policies revived during the year:*

Whole life policies.....	10	20,342
Endowment policies.....	8	5,000
All other policies.....	1	1,500

*Old policies increased and changed in amount:*

Whole life policies.....	18	\$3,830
Endowment policies.....	8	9,133
All other policies.....	48	120,670

*Additions by dividends during the year:*

Whole life policies.....		48,862
Endowment policies.....		10,756
All other policies.....		562

Total number and amount.....	11,689	\$28,819,554
Deduct policies decreased and ceased to be in force.....	1,557	3,549,690

Total policies in force at the end of the year..... \$19,769,864

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	8,267	\$16,823,725
Endowment policies.....	1,601	2,732,922
All other policies.....	264	718,217

Total policies in force at the end of the year..... \$19,769,864

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	160	\$316,443
By maturity (endowments).....	68	138,283
By expiry (term).....	7	33,000
By surrender.....	304	529,784
By lapse.....	788	1,840,708
By change and decrease.....	15	100,472
Not taken.....	235	591,000

Totals..... 1,557 \$3,549,690

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	4,493	\$9,216,078
Policies issued during 1884.....	322	780,331
Total.....	4,815	\$9,996,409
Deduct policies ceased to be in force during 1884.....	513	1,166,456
Policies in force in New York December 31, 1884 ..	4,302	\$8,829,959
<hr/>		
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	7	\$27,640
Losses and claims incurred during 1884.....	50	149,645
Total.....	57	\$177,285
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	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	53	\$159,590 27
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses, cash .....		\$266,096 34

## WASHINGTON LIFE INSURANCE COMPANY.

No. 31 COURTLANDT STREET, NEW YORK.

[Incorporated January, 1860; commenced business February 2, 1860.]

WILLIAM A. BREWER, JR., *President.*WM. HAXTUN, *Vice-President and Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$125,000.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$172,943 80
Renewal premiums.....	1,267,541 18
For annuities.....	2,947 36
Total premium income .....	\$1,443,383 34
Interest on:	
Mortgage loans .....	275,963 30
Bonds and dividends on stocks.....	42,500 00
Other debts due the company .....	6,388 43
Discount on claims paid in advance .....	5,911 24
Rents from company's property .....	10,074 73
Profits on bonds, stocks or real estate sold .....	163 75
Total income during the year .....	\$1,775,333 79
Balance of net or ledger assets December 31, 1883.....	6,587,879 08
Total.....	\$8,363,212 87

## III. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$412,020 80
Matured and discounted endowments and additions .....	194,344 30
Total amount actually paid for losses and endowments.....	\$596,365 60

Annuitants .....	\$3,110 28
Surrendered policies and additions .....	818,458 46
Dividends to policyholders .....	284,869 00
Return premiums .....	1,888 11
(Total paid policyholders .....	\$1,149,640.80.)
Paid stockholders for interest or dividends .....	8,820 00
Commissions to agents .....	81,108 90
Salaries and traveling expenses of agents .....	42,591 92
Medical examiners' fees .....	18,057 25
Salaries and other compensation of officers and other office employes, .....	48,995 38
Taxes in State where organized, taxes, licenses, fines and fees in .....	
other States .....	18,967 60
Rent .....	8,250 00
Commuting commissions .....	48,277 73
Advertising .....	18,685 91
All other items, viz.: Postage, \$4,680.89; printing and stationery, .....	
\$11,712.42; agents' and office expenses, \$15,404.89; interest, .....	
\$2,841.58; profit and loss, \$16,185.86; total .....	50,974 64
(Total miscellaneous expenses .....	\$339,724.27)
Disbursements during the year deducted from above total ....	\$1,479,865 07
Balance December 31, 1884 .....	\$6,883,847 80

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value .....	\$522,684 17
Loans secured by mortgages on real estate, first liens .....	5,490,889 74
Loans made in cash to policyholders on the company's policies .....	108,982 87

*Bonds, etc., owned by the Company.*

	Cost value.	Market value.	
United States bonds .....	\$145,000 00	\$151,250 00	
New York City bonds .....	408,604 79	518,000 00	
Brooklyn Park bonds .....	50,000 00	71,000 00	
Brooklyn Water Loan bonds .....	106,048 63	126,000 00	
Total (carried out at cost value) .....	\$709,708 42	\$866,250 00	
			709,708 42
Cash in office, \$4,680.63; in bank, \$20,747.46; total .....			25,878 11
Agents' ledger balances .....			81,259 99
Total net or invested assets, as per balance .....			\$6,883,847 80

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages .....	\$62,418 84
Bonds and stocks owned .....	5,929 46
Collateral loans .....	8,060 41
Market value of real estate over cost .....	7,844 49
Market value of bonds and stocks over cost .....	156,546 58
Gross premiums due and unreported on policies in force .....	\$64,742 13
Gross deferred premiums on policies in force .....	166,835 32
Total .....	\$231,578 45
Deduct average loading (20 per cent) .....	46,315 69
Net amount of uncollected and deferred premiums .....	185,262 76
Total of invested and other assets .....	\$7,804,909 84
Deduct items not admitted .....	81,259 99
Total admitted assets .....	\$7,723,649 85

*Items not admitted:*

Agents' balances .....	\$31,250 00
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## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest..... \$6,367,400 00

Death losses and matured endowments due and unpaid .....	\$20,175 91
Death losses and matured endowments not due .....	65,819 27
Death losses and other policy claims resisted.....	14,411 99

Total policy claims.....	100,407 17
Unpaid dividends to stockholders.....	315 00
Due on account of salaries, rents and office expenses.....	2,708 35
Premiums paid in advance.....	3,302 09

Total liabilities on policyholders' account .....	\$6,474,141 61
Gross surplus on policyholders' account.....	799,508 24

Total liabilities.....	\$7,278,649 85
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## VII. EXHIBIT OF POLICIES.

## (NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.)

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies.....	9,095	\$21,123,747
Endowment policies .....	5,315	10,870,976
All other policies (annuities) .....	15	.....

*New policies issued during the year :*

Whole life policies .....	457	1,166,547
Endowment policies.....	2,331	4,992,070
All other policies (annuities) .....	8	.....

*Old policies revived during the year :*

Whole life policies.....	68	176,382
Endowment policies.....	58	186,629

*Additions by dividends during the year :*

Whole life policies .....	.....	826,205
Endowment policies.....	.....	100,667

Total number and amount.....	17,842	\$38,898,223
Deduct policies decreased and ceased to be in force....	2,299	5,558,551

Total policies in force at the end of the year.....	15,043	\$33,334,672
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	8,815	\$20,426,364
Endowment policies.....	6,210	12,898,308
All other policies (annuities) .....	18	.....

Total policies in force at the end of the year.....	15,043	\$33,334,672
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*Policies which have ceased to be in force during the year, with the mode of their termination.*

	Number.	Amount.
Terminated by death.....	178	\$433,170
By maturity (endowments).....	-90	157,724
By surrender.....	851	1,151,984
By lapse.....	1,145	2,481,443
By discount.....	19	35,363
Not taken.....	521	1,848,867
Totals.....	2,299	\$5,558,551

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	2,433	\$7,880,015
Policies issued during 1884.....	339	908,798
Total.....	2,872	\$8,288,808
Deduct policies ceased to be in force during 1884.....	253	766,590
Policies in force in New York December 31, 1884...	2,619	\$7,522,218

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	6	\$35,978 71
Losses and claims incurred during 1884.....	84	148,584 84
Total.....	40	\$184,563 55

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	34	\$146,064 29

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses.....		\$262,190 26
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# Life Insurance Companies of Other States.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
LIFE INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED  
TO TRANSACT BUSINESS IN THIS STATE, SHOWING  
THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1884.

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# ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated 1830; commenced business 1850.]

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

## II. INCOME DURING 1894.

New premiums, without deductions .....	\$427,496 11
Renewal premiums .....	2,203,236 84
<b>Total</b> .....	<b>\$2,630,734 45</b>
Deduct amount paid for reinsurance .....	1,414 76
<b>Total premium income</b> .....	<b>\$2,638,319 69</b>
Interest on:	
Mortgage loans .....	809,617 32
Bonds and dividends on stock .....	524,451 85
Premium notes, loans or liens .....	99,352 94
Other debts due the company .....	24,271 47
Discount on claims paid in advance .....	8,855 14
Interest on deposits .....	34,279 83
Profits on bonds, stocks, or real estate sold .....	101,079 74
<b>Total income during the year</b> .....	<b>\$4,290,227 98</b>
Balance of net or ledger assets December 31, 1893 .....	27,814,987 75
<b>Total</b> .....	<b>\$32,105,215 78</b>

## III. DISBURSEMENTS DURING 1894.

Losses and additions .....	\$1,271,863 83
Matured endowments and additions .....	853,159 74
<b>Total</b> .....	<b>\$2,125,023 56</b>
Deduct amount received for losses or claims on policies of this company reinsured, of which \$4,397 is for matured endowments .....	4,397 00
<b>Total amount actually paid for losses and endowments</b> .....	<b>\$2,117,626 56</b>
Surrendered policies .....	256,163 91
Dividends to policyholders .....	580,015 00
Premium notes and loans voided by lapse of policies .....	56,928 00
(Total paid policyholders .....	\$2,960,728 47)
Paid stockholders for interest or dividends .....	100,000 00
Commissions to agents .....	244,825 54
Salaries and traveling expenses of agents .....	41,566 04
Medical examiners' fees .....	14,621 62
Salaries and other compensation of officers and other office employes .....	63,695 85
Taxes in State where organized, \$54,771.35; taxes, licenses, fines and fees in other States, \$23,286; total .....	78,007 85
Rent .....	9,455 59
Paid for furniture and fixtures and safes for home and agency offices .....	590 43
Advertising .....	7,475 52

All other items, viz.: Supplies, \$10,844.85; expressage, \$2,490.48; telegrams, \$458.58; printing, \$2,939.78; postage, \$18,457.88; stationery, \$1,565.77; law expenses, \$3,889.28; traveling and incidental expenses, \$7,779.89; profit and loss, \$407.90; exchange, \$1,848.69; total ..... \$45,172 50  
 (Total miscellaneous expenses..... \$605,410.44)

Disbursements during the year, deducted from above total.... \$3,566,138 91

Balance December 31, 1884..... \$28,539,076 82

Invested as follows:

#### IV. INVESTED ASSETS.

Real estate unincumbered, cost value..... \$392,637 38  
 Loans secured by mortgages on real estate, first liens..... 15,427,884 42

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States Bank stock.....	\$7,500 00	\$12,575 00	
Willimantic Linen Co. stock.....	7,500 00	10,500 00	
Ætna Fire Insurance Co. stock.....	8,000 00	18,000 00	
Hartford Carpet Co. stock.....	2,500 00	5,000 00	\$47,700 00
United States Bank stock.....	1,300 00	2,145 00	
Ætna Fire Insurance Co. stock.....	4,400 00	9,900 00	
Willimantic Linen Co. stock.....	10,000 00	14,000 00	
Hartford Carpet Co. stock.....	5,000 00	10,000 00	
Ætna Fire Insurance Co. stock.....	4,000 00	9,000 00	
United States Bank stock.....	15,000 00	24,750 00	58,368 31
Ætna Fire Insurance Co. stock.....	2,500 00	5,625 00	
Ætna Fire Insurance Co. stock.....	5,400 00	12,150 00	
Hartford Carpet Co. stock.....	3,000 00	6,000 00	
Ætna Fire Insurance Co. stock.....	10,000 00	22,500 00	21,400 00
Keithsburg, Ill., bonds.....	2,000 00	2,000 00	
Heardstown City, Ill., bonds.....	1,500 00	1,500 00	2,680 00
United States Bank stock.....	5,000 00	8,250 00	
Orient Fire Insurance Co. stock....	1,000 00	700 00	4,000 00
Cent. Nat. Bank of Middletown stk.	1,200 00	1,600 00	1,200 00
Travelers' Insurance Co. stock.....	9,100 00	25,025 00	
Phoenix Fire Insurance Co. stock....	1,600 00	2,420 00	14,400 00
Ætna Fire Insurance Co. stock.....	15,600 00	35,100 00	12,500 00
Wheeler & Wilson Manuf'g Co. stk.	32,500 00	78,000 00	74,000 00
Orient Fire Insurance Co. stock....	10,000 00	7,000 00	
Connecticut Fire Insurance Co. stk.	8,000 00	8,260 00	16,000 00
Little Rock, Miss. River and Texas R. R. bonds.....	12,000 00	12,000 00	8,000 00
Hartford Carpet Co. stock.....	4,000 00	8,000 00	8,000 00
Hartford City Gas Light Co. stock.	8,250 00	10,560 00	6,000 00
Ætna Fire Insurance Co. stock.....	16,300 00	36,450 00	25,000 00
Pittsburgh and Western R. R. b'ds.	150,000 00	135,000 00	120,000 00
Willimantic Linen Co. stock.....	5,325 00	8,155 00	10,000 00
Southern New England Telephone Co. stock.....	20,000 00	18,000 00	10,000 00
Ætna Fire Insurance Co. stock.....	1,800 00	4,050 00	3,000 00
Ætna Fire Insurance Co. stock.....	1,000 00	2,250 00	
Phoenix Fire Insurance Co. stock....	2,400 00	2,730 00	4,000 00
Ætna Fire Insurance Co. stock.....	1,600 00	3,600 00	2,500 00
Plimpton Manufacturing Co. stock.	10,000 00	20,000 00	5,000 00
Willimantic Linen Co. stock.....	2,500 00	4,900 00	
Willimantic Linen Co. stock.....	4,875 00	6,225 00	
Stanley Rule and Level Co. stock...	5,000 00	12,000 00	24,064 00
Hartford Carpet Co. stock.....	2,500 00	5,000 00	
	<u>\$422,550 00</u>	<u>\$625,070 00</u>	<u>\$477,807 31</u>

Loans made in cash to policyholders on the company's policies.... \$177,807 31  
 Premium notes and loans on policies in force..... 247,008 12  
 1,950,469 07

#### Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$362,125 00	\$362,300 00
Connecticut River Banking Company stock.....	20,265 00	10,810 00
Metropolitan Bank, New York, stock.....	10,212 50	3,000 00
Phoenix National Bank, Hartford, stock.....	194,285 50	187,700 00
Mercantile National Bank, Hartford, stock.....	42,825 25	48,000 00
City National Bank, Hartford, stock.....	60,900 75	35,400 00

	Cost value.	Market value.
Hartford National Bank, Hartford, stock.....	\$107,730 25	\$127,500 00
First National Bank, Hartford, stock.....	22,000 66	77,505 00
National Exchange Bank, Hartford, stock.....	23,739 80	100,880 00
American National Bank, Hartford, stock.....	23,576 87	112,580 00
Farmers and Mechanics' Nat. Bk., Hartford, stock.....	102,462 25	59,325 00
Suffield National Bank, Suffield, stock.....	15,100 00	14,680 00
New Britain National Bank, New Britain, stock.....	28,450 00	30,000 00
Charter Oak National Bank, Hartford, stock.....	27,573 25	117,040 00
Atlas National Bank, Hartford, stock.....	79,969 48	80,500 00
Hartford Trust Company, Hartford, stock.....	25,065 00	25,400 00
United States Bank, Hartford, stock.....	5,263 50	8,260 00
Rockville National Bank, Rockville, stock.....	20,000 00	24,000 00
Security Company, Hartford, stock.....	10,000 00	12,000 00
Connecticut River Railroad stock.....	23,373 25	60,352 00
Atlas Fire Insurance Company stock.....	19,228 68	18,900 00
New York, New Haven and Hartford R. R. stock.....	144,145 75	171,150 00
Indianapolis and Cincinnati Railroad bonds.....	47,380 00	50,000 00
Columbus and Indianapolis Railroad bonds.....	45,000 00	50,000 00
Cincinnati and Indiana Railroad bonds.....	20,675 00	24,000 00
Cleveland, Painesville and Ashtabula R. R. bonds.....	13,671 25	14,700 00
St. Johnsbury and Lake Champlain R. R. bonds.....	105,000 00	110,000 00
Union Pacific Railroad bonds.....	20,690 00	24,500 00
Harlem and Portchester Railroad bonds.....	29,500 00	125,000 00
Keokuk and Des Moines Railroad bonds.....	22,028 20	18,480 00
Cleveland and Pittsburgh Railroad bonds.....	747 50	1,000 00
Atlantic Dock bonds.....	25,000 00	25,750 00
Chicago, Milwaukee and St. Paul Railroad bonds.....	25,000 00	25,500 00
Vermont Valley Railroad bonds.....	150,750 00	157,500 00
Hartford and Connecticut Western R. R. bonds.....	300,000 00	300,000 00
Chicago, Burlington and Quincy Railroad stock.....	12,637 50	12,650 00
New York Central and Hudson River R. R. stock.....	25,000 00	17,000 00
Union Pacific Railroad stock.....	18,625 00	9,200 00
Terre Haute and Logansport Railroad bonds.....	100,000 00	105,000 00
South Carolina State bonds.....	26,545 00	26,361 50
Virginia State bonds.....	23,357 94	15,200 00
Tennessee State bonds.....	31,301 00	13,600 00
Nebraska State bonds.....	25,551 85	25,551 85
Mississippi State bonds.....	10,000 00	10,000 00
Richmond City bonds.....	20,500 00	25,500 00
Galesburg City bonds.....	3,245 00	3,700 00
Mobile City bonds.....	140,500 00	91,325 00
Hartford Non-taxable City bonds.....	68,950 00	72,350 00
Hartford Capitol City bonds.....	27,740 00	105,600 00
Hartford Funded City bonds.....	211,620 00	244,200 00
Louisville City bonds.....	52,750 00	110,000 00
Kansas City bonds.....	20,500 00	110,000 00
New Britain City bonds.....	120,689 00	149,500 00
Chicago Water Loan City bonds.....	50,000 00	55,000 00
Springfield City bonds.....	82,405 00	86,000 00
Elizabeth Funded City bonds.....	128,580 00	57,600 00
Peoria City bonds.....	100,200 00	114,480 00
Beardstown City bonds.....	2,980 00	5,000 00
New Boston City bonds.....	9,750 00	18,000 00
Jersey City city bonds.....	122,900 00	137,800 00
Newark City bonds.....	172,015 00	200,100 00
Fort Wayne City bonds.....	40,305 00	51,000 00
Indianapolis City bonds.....	427,570 00	557,000 00
Quincy City bonds.....	27,564 00	50,000 00
Milwaukee Water City bonds.....	27,500 00	115,000 00
Cincinnati City bonds.....	100,000 00	125,000 00
Hartford Park City bonds.....	1,000 00	1,000 00
Logansport City bonds.....	61,200 00	61,200 00
Marion City bonds.....	4,142 50	4,000 00
St. Paul City bonds.....	62,350 00	62,000 00
Webster City bonds.....	27,250 00	27,250 00
Girard City bonds.....	5,000 00	5,000 00
Lincoln City bonds.....	22,500 00	30,680 00
Creston City bonds.....	10,000 00	10,000 00
Emporia City bonds.....	20,500 00	20,500 00
Audubon City bonds.....	5,600 00	5,600 00
Russell City bonds.....	5,000 00	5,000 00
Hartford City Salt Company bonds.....	15,000 00	15,000 00
Warren County bonds.....	980 00	1,000 00
Blackford County bonds.....	16,500 00	16,500 00
Carroll County bonds.....	23,000 00	27,800 00
Hamilton County bonds.....	3,700 00	3,700 00
Munroe County bonds.....	25,000 00	40,000 00
Ford County bonds.....	104,000 00	102,200 00
Adams County bonds.....	27,227 50	50,000 00
Christian County bonds.....	21,250 00	31,000 00
Cook County bonds.....	22,750 00	22,750 00
Sangamon County bonds.....	24,250 00	27,000 00
Kankakee County bonds.....	24,627 50	25,000 00
Macoupin County bonds.....	77,800 00	77,800 00



	Cost value.	Market value.
Sangamon County bonds .....	\$45,000 00	\$32,500 00
White County bonds .....	10,860 00	12,000 00
Gallatin County bonds .....	10,400 00	12,000 00
Randolph County bonds .....	7,614 46	7,614 46
De Witt County bonds .....	20,850 00	20,000 00
Hudson (N. J.) County bonds .....	49,843 75	54,000 00
Iroquois County bonds .....	12,221 50	12,000 00
Ramsey County bonds .....	22,000 00	22,000 00
Marion (Indiana) County bonds .....	200,250 00	210,000 00
Marion (Iowa) County bonds .....	25,000 00	25,000 00
Tazewell County bonds .....	50,000 00	52,500 00
Johnson County bonds .....	85,000 00	87,550 00
Moultrie County bonds .....	60,000 00	60,000 00
Ellsworth County bonds .....	26,000 00	26,780 00
Monroe County bonds .....	7,000 00	7,000 00
Ida County bonds .....	45,000 00	45,000 00
Macon County bonds .....	15,000 00	15,525 00
Harper County bonds .....	11,500 00	11,500 00
Montgomery County bonds .....	7,000 00	7,000 00
Clay County bonds .....	40,000 00	40,000 00
Stafford County bonds .....	5,000 00	5,000 00
Washington County bonds .....	34,000 00	35,020 00
Reno County bonds .....	20,500 00	20,540 00
Paris Town bonds .....	21,000 00	21,000 00
Hartford Town bonds .....	14,710 00	15,750 00
Georgetown Town bonds .....	24,000 00	24,000 00
Mt. Pulaski Town bonds .....	20,000 00	20,000 00
Grant Town bonds .....	20,000 00	20,000 00
Penn Town bonds .....	13,525 00	13,000 00
Moline Town bonds .....	19,750 00	25,000 00
Rock Island Town bonds .....	24,125 00	30,000 00
Lennox Town bonds .....	3,500 00	3,500 00
Danbury Town bonds .....	4,050 00	5,000 00
Bushnell Town bonds .....	40,800 00	40,800 00
Ricks Town bonds .....	4,950 00	6,000 00
Mattoon Town bonds .....	20,250 00	27,000 00
Kirklin Town bonds .....	3,000 00	3,000 00
Galva Town bonds .....	14,700 00	15,000 00
Kelthaburgh Town bonds .....	22,000 00	22,000 00
De Witt Town bonds .....	9,250 00	10,000 00
Ross Town bonds .....	34,855 00	34,655 00
East Windsor Town bonds .....	9,700 00	10,400 00
Stewart Town bonds .....	3,000 00	3,000 00
Sprague Town bonds .....	40,133 33	40,133 33
Province Quebec Town bonds .....	25,187 50	28,250 00
Bloomfield Town bonds .....	40,824 00	40,000 00
Champaign Town bonds .....	55,000 00	57,750 00
Worth Town bonds .....	9,000 00	9,000 00
Sangamon Town bonds .....	15,000 00	15,000 00
Shenandoah Town bonds .....	14,000 00	14,000 00
Pleasant Town bonds .....	25,250 00	25,000 00
Boone Town bonds .....	12,000 00	12,000 00
Creek Town bonds .....	27,000 00	27,000 00
Angus Town bonds .....	5,000 00	5,000 00
Humeston Town bonds .....	3,500 00	3,500 00
Harlan Town bonds .....	6,500 00	6,500 00
Edgewood Village Town bonds .....	7,000 00	7,000 00
Tuscola Town bonds .....	10,000 00	10,000 00
Butler Town bonds .....	25,000 00	25,000 00
Emmetsburg Town bonds .....	4,000 00	4,000 00
Allerton Town bonds .....	6,000 00	6,000 00
Lamard Town bonds .....	10,000 00	10,000 00
Hubbard Town bonds .....	3,000 00	3,000 00
Fon Du Lac Town bonds .....	75,000 00	75,000 00
Sabula Town bonds .....	10,000 00	10,000 00
Lennox Town bonds .....	8,400 00	10,000 00
Lewiston Town bonds .....	45,000 00	46,350 00
Creek Town bonds .....	26,000 00	26,780 00
Neodesha Town bonds .....	14,500 00	14,500 00
Sullivan Town bonds .....	600 00	600 00
Marcus School District School bonds .....	3,000 00	3,000 00
Creston School bonds .....	47,000 00	47,000 00
Spring Creek School bonds .....	5,000 00	5,000 00
Paris Union School bonds .....	17,000 00	17,000 00
Cedar Rapids School bonds .....	57,000 00	57,000 00
Milton School bonds .....	4,000 00	4,000 00
Red Oak School bonds .....	4,000 00	4,000 00
Ida Grove School bonds .....	17,000 00	17,000 00
Glad Brook School bonds .....	2,500 00	2,500 00
Centreville School bonds .....	18,000 00	18,000 00
Hampton School bonds .....	12,500 00	12,500 00
Union School bonds .....	1,500 00	1,500 00
Defiance School bonds .....	3,743 00	3,910 00
Batavia School bonds .....	10,000 00	10,000 00

	Cost value.	Market value.
Alta School bonds .....	\$5,200 00	\$5,200 00
Tipton School bonds .....	28,000 00	28,000 00
Portland School bonds .....	9,000 00	9,000 00
Odebolt School bonds .....	4,750 00	4,750 00
Spencer School bonds .....	4,000 00	4,000 00
Enfield School bonds .....	3,200 00	3,200 00
South English School bonds .....	2,000 00	2,000 00
Camargo School bonds .....	5,000 00	5,000 00
Van Horne School bonds .....	2,500 00	2,500 00
Garwin School bonds .....	1,400 00	1,400 00
Fort Dodge School bonds .....	5,000 00	5,000 00
Oxford Junction School bonds .....	5,000 00	5,000 00
Snow Hill School bonds .....	5,400 00	5,400 00
Goldfield School bonds .....	2,000 00	2,000 00
Charlton School bonds .....	8,000 00	8,000 00
Sibley School bonds .....	2,000 00	2,000 00
Clearfield School bonds .....	2,200 00	2,200 00
Dunlap School bonds .....	9,000 00	9,000 00
Imogene School bonds .....	2,500 00	2,500 00
Ellsworth School bonds .....	1,850 00	1,850 00
Marshalltown School bonds .....	15,000 00	15,000 00
Lineville School bonds .....	4,000 00	4,000 00
Vermillion School bonds .....	20,000 00	20,000 00
Panora School bonds .....	8,500 00	8,500 00
Saline County School bonds .....	2,850 65	2,850 65

Total (carried out at cost value)..... \$8,254,856 65 \$8,762,438 79

Cash in office, \$84,874.94; in bank, \$1,706,880.44; total..... \$8,254,856 65  
 Bills receivable..... 1,741,705 85  
 Ledger balances..... 88,027 71  
9,185 78

Total net or invested assets, as per balance..... \$28,589,076 82

#### V. OTHER ASSETS.

Interest due and accrued on:  
 Bonds and mortgages..... 348,514 98  
 Bonds and stocks owned..... 98,737 00  
 Collateral loans..... 11,259 43  
 Premium notes, loans or liens..... 60,606 06  
 Market value of bonds and stocks over cost..... 507,582 14

Gross premiums due and unreported on policies in force..... \$76,435 33  
 Gross deferred premiums on policies in force..... 122,028 34

Total..... \$305,453 56  
 Deduct average loading (30 per cent)..... 41,090 70

Net amount of uncollected and deferred premiums..... 164,362 86

Total of invested and other assets..... \$29,780,139 84  
 Deduct items not admitted..... 47,213 49

Total admitted assets..... \$29,682,925 85

#### Items not admitted:

Ledger balances..... \$9,185 78  
 Bills receivable..... 88,027 71  
 Total items not admitted..... \$47,213 49

#### VI. LIABILITIES.

Net present value of all the outstanding policies in force on the  
 31st day of December, 1894, computed by the Connecticut State  
 Insurance Department, according to the American Experience  
 Table of Mortality, with  $\frac{1}{2}$  per cent interest..... \$22,839,932 00  
 Deduct net value of risks reinsured..... 50,243 00

Net reinsurance reserve..... \$22,789,740 00

Death losses due and unpaid..... \$46,788 00  
 Matured endowments unpaid..... 47,669 00  
 Death losses and matured endowments not due..... 331,965 00  
 Death losses and other policy claims resisted..... 38,500 00

Total policy claims..... 449,917 00

Dividends or surplus, or other description of profits due policyholders .....	\$59,412 87
All other liabilities, viz. : Premiums paid in advance.....	3,133 25
Liabilities on policyholders' account .....	\$23,802,202 62
Gross surplus on policyholders' account .....	6,380,723 23
Total liabilities .....	<u>\$29,632,925 85</u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883 .....	\$2,104,296 47
Premium notes, loans or liens received during 1884 .....	104,008 47
Total .....	<u>\$2,208,305 94</u>
Deductions during the year as follows, viz. : Notes, loans or liens used in —	
Payment of losses or claims .....	\$75,581 64
Purchase of surrendered policies and canceled by lapse .....	44,797 60
Payment of dividends to policyholders .....	126,600 09
Voided by lapse of policies .....	12,125 40
Redeemed by maker in cash .....	8,659 79
Total reduction of premium note account .....	<u>267,714 52</u>
Balance of note assets December 31, 1884 .....	<u>\$1,940,585 42</u>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies .....	37,058	\$53,701,750 94
Endowment policies .....	19,255	21,955,681 50
All other policies .....	4,041	9,332,903 00

*New policies issued during the year :*

Whole life policies .....	1,236	1,929,607 00
Endowment policies .....	2,232	3,592,845 00
All other policies .....	1,012	2,500,546 00

*Old policies revived during the year :*

Whole life policies .....	10	37,645 00
Endowment policies .....	11	28,983 00
All other policies .....	6	14,600 00

Total number and amount .....	64,851	\$93,134,561 44
Deduct policies decreased and ceased to be in force .....	4,565	8,470,970 00

Total policies in force at the end of the year .....	<u>60,286</u>	<u>\$84,663,591 44</u>
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	36,713	\$52,290,421 94
Endowment policies .....	19,423	22,774,572 50
All other policies .....	4,150	9,598,597 00
Total policies in force at the end of the year .....	<u>60,286</u>	<u>\$84,663,591 44</u>

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death .....	798	\$1,868,066 00
By maturity (endowments) .....	909	859,730 00
By expiry (term) .....	184	539,556 00
By surrender .....	806	1,561,836 00
By lapse .....	1,112	2,658,317 00
Not taken .....	756	1,488,465 00
<b>Totals.....</b>	<b>4,565</b>	<b>\$8,470,970 00</b>

**BUSINESS IN NEW YORK DURING 1884.**

*On the lives of citizens of New York:*

	Number.	Amount.
Policies in force December 31, 1883.....	6,052	\$9,798,548 44
Policies issued during 1884.....	426	791,428 00
<b>Total.....</b>	<b>6,478</b>	<b>\$10,584,971 44</b>
Deduct policies ceased to be in force during 1884.....	469	885,668 00
<b>Policies in force in New York December 31, 1884...</b>	<b>6,009</b>	<b>\$9,699,308 44</b>
	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	42	\$56,631 00
Losses and claims incurred during 1884.....	204	274,983 00
<b>Total.....</b>	<b>246</b>	<b>\$331,614 00</b>
	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	204	\$277,387 82
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$259,089.80; notes or credits, \$14,505.04; total,		\$273,594 14

## BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

[Organized May, 1851; commenced business September, 1851.]

WILLIAM R. PLUNKETT, *President.*

JAMES W. HULL, *Secretary.*

### I. CAPITAL.

Capital stock paid up in cash, \$25,500.

### II. INCOME DURING 1884.

New premiums, without deductions.....	\$176,181 98
Renewal premiums.....	426,178 55
<b>Total.....</b>	<b>\$601,310 48</b>
Deduct amount paid for reinsurance.....	3,766 59
<b>Total premium income .....</b>	<b>\$597,543 89</b>
Interest on:	
Mortgage loans .....	125,365 68
Bonds and dividends on stock .....	25,622 22
Premium notes, loans or liens.....	8,808 26
Other debts due the company.....	6,951 74

Discount on claims paid in advance .....	\$305 79
Rents from company's property .....	16,214 42
Profits on bonds and stocks sold .....	2,482 50
All other income .....	2,500 19
<b>Total income during the year .....</b>	<b>\$785,704 61</b>
Balance of net or ledger assets December 31, 1883 .....	3,531,443 22
<b>Total .....</b>	<b>\$4,317,287 83</b>

## III. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$163,100 44
Matured endowments and additions .....	115,639 00
<b>Total amount actually paid for losses and endowments .....</b>	<b>\$281,939 44</b>
Surrendered policies .....	189,875 83
Dividends to policyholders .....	89,822 13
Premium notes and loans voided by lapse of policies .....	4,257 47
(Total paid policyholders .....	\$565,954 87)
Paid stockholders for interest or dividends .....	1,785 00
Commissions to agents, new, \$29,967.81; renewal, \$27,157.75; total, .....	57,125 06
Salaries and traveling expenses of agents .....	19,032 83
Medical examiners' fees .....	5,299 00
Salaries and other compensation of officers and other office employees .....	20,290 96
Taxes in State where organized, \$5,861.68; taxes, licenses, fines and fees in other States, \$7,134.79; total .....	12,996 47
Rent .....	4,493 75
Advertising .....	4,840 60
All other payments .....	14,608 01
(Total miscellaneous expenses .....	\$140,461 68)
<b>Disbursements during the year, deducted from above total .....</b>	<b>\$708,416 65</b>
<b>Balance December 31, 1884 .....</b>	<b>\$2,610,821 28</b>

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value .....	\$456,751 87
Loans secured by mortgages on real estate, first liens .....	2,182,133 54

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Boston and Albany Railroad bonds ..	\$110,000 00	\$126,500 00	\$115,000 00
City of Cambridge bonds .....	5,000 00	5,000 00	
Boston and Albany R. R. Co. stock ..	2,700 00	4,586 00	2,700 00
Boston and Albany R. R. Co. stock ..	5,000 00	8,400 00	5,000 00
N. Y. C. and H. R. R. Co. stock ..	10,000 00	8,750 00	31,100 00
Pittsfield National Bank stock ..	4,000 00	6,500 00	
Stockbridge and Pittsfield R. R. stk. ..	2,100 00	2,520 00	13,500 00
Third Nat. Bk. of Springfield stock ..	5,000 00	8,500 00	
Boston and Albany R. R. Co. stock ..	7,000 00	11,760 00	1,500 00
Pittsfield National Bank stock .....	2,000 00	4,875 00	
Stockbridge and Pitts. R. R. Co. stk. ..	1,600 00	1,920 00	7,000 00
Pittsfield Coal Gas Co. stock .....	6,400 00	9,600 00	1,525 00
Pittsfield National Bank stock .....	1,500 00	2,437 50	1,000 00
Third National Bank stock .....	1,000 00	1,250 00	1,000 00
Agricultural National Bank stock ..	600 00	1,440 00	1,050 00
Pittsfield National Bank stock .....	600 00	975 00	7,850 00
Pittsfield National Bank stock .....	5,000 00	8,125 00	1,000 00
Agricultural National Bank stock ..	1,000 00	2,400 00	1,000 00
Third National Bank stock .....	1,000 00	1,250 00	1,500 00
Third National Bank stock .....	1,500 00	1,800 00	500 00
Third National Bank stock .....	500 00	600 00	500 00
Third National Bank stock .....	500 00	600 00	500 00
<b>Total amounts .....</b>	<b>\$175,000 00</b>	<b>\$212,738 50</b>	<b>\$179,835 00</b>

Premium notes and loans on policies in force .....	141,898 18
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*Stocks, bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds.....	\$812,093 25	\$831,500 00
Pittsfield National Bank stock.....	56,410 00	64,430 00
Adams National Bank stock.....	31,250 00	36,350 00
Agricultural National Bank stock.....	60,000 00	72,000 00
North Adams (Mass.) Water bonds.....	43,000 00	44,075 00
Berkshire County (Mass.) Loan.....	36,750 00	36,750 00
Pittsfield Town (Mass.) Loan.....	5,000 00	5,000 00
Hinsdale Town (Mass.) Loan.....	2,788 00	2,788 00
Dalton Town (Mass.) Loan.....	41,000 00	41,000 00
Total (carried out at cost value).....	<u>\$589,293 25</u>	<u>\$632,843 00</u>
Cash in office, \$303.12; in bank, \$50,929.49; total.....		\$589,293 25
Agents' ledger balances.....		51,232 61
Sundry debtors.....		8,500 36
		<u>684 47</u>
Total net or invested assets as per balance.....		\$3,610,819 28
Deduct depreciation from cost of real estate.....		9,374 33
Total net or invested assets, less depreciation.....		<u>\$3,600,844 95</u>

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	36,777 83
Bonds and stocks owned.....	4,536 29
Collateral loans.....	715 83
Premium notes, loans or liens.....	4,751 24
Rents accrued on company's property or lease.....	502 00
Market value of bonds and stocks over costs.....	44,549 75
Gross premiums due and unreported on policies in force.....	\$39,820 33
Gross deferred premiums on policies in force.....	43,097 11
Total.....	<u>\$82,917 44</u>
Deduct average loading (20 per cent).....	16,568 49
Net amount of uncollected and deferred premiums.....	<u>66,388 95</u>
Total of invested and other assets.....	<u>\$3,759,111 34</u>
Deduct items not admitted.....	9,184 83
Total admitted assets.....	<u><u>\$3,749,926 51</u></u>

*Items not admitted:*

Agents' balances.....	\$3,500 36
Sundry debtors.....	684 47
Total items not admitted.....	<u>\$3,184 83</u>

## VI. LIABILITIES.

Net reinsurance reserve.....	\$3,080,700 00
Death losses and matured endowments not due.....	\$36,500 00
Death losses and other policy claims resisted.....	2,000 00
Total policy claims.....	29,500 00
Dividends or surplus, or other description of profits due policyholders.....	2,529 65
All other liabilities, viz.: Premiums paid in advance, \$15,379.80; sundry ledger credits, \$3,324.56; total.....	18,704 36
Liabilities on policyholders' account.....	<u>\$3,181,434 01</u>
Gross surplus on policyholders' account.....	618,492 50
Total liabilities.....	<u><u>\$3,749,926 51</u></u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$143,533 44	
Premium notes, loans or liens received during 1884.....	32,475 73	
Total .....		\$176,009 16
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$5,453 95	
Purchase of surrendered policies and canceled by lapse.....	11,871 98	
Voided by lapse of policies.....	4,257 47	
Redeemed by maker in cash.....	12,528 58	
Total reduction of premium note account.....		34,110 98
Balance of note assets December 31, 1884.....		<u>\$141,898 18</u>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,108	\$7,687,856
Endowment policies.....	2,679	5,346,401
All other policies.....	598	1,088,650

*New policies issued during the year:*

Whole life policies.....	860	950,262
Endowment policies.....	849	1,779,992

*Old policies revived during the year:*

Whole life policies.....	16	20,000
Endowment policies.....	18	27,000
Policies extended by act of 1861.....	63	127,000

*Additions by dividends during the year:*

Whole life policies.....		128,559
Endowment policies.....		50,431

Total number and amount.....	7,686	\$17,906,157
Deduct policies decreased and ceased to be in force....	953	2,195,851

Total policies in force at the end of the year.....	<u>6,734</u>	<u>\$15,010,306</u>
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,206	\$7,947,130
Endowment policies.....	3,011	6,128,226
All other policies.....	517	984,950

Total policies in force at the end of the year.....	<u>6,734</u>	<u>\$15,010,306</u>
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*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	71	\$154,944
By maturity (endowments).....	64	113,839
By expiry (term).....	107	217,700
By surrender.....	130	480,293
By lapse.....	294	614,351
By change and decrease.....		2,500
Not taken.....	271	591,735
By transfer.....	15	20,500

Totals.....	<u>953</u>	<u>\$3,195,851</u>
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## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	601	\$1,408,871
Policies issued during 1884 .....	187	521,400
Total.....	788	\$1,925,271
Deduct policies ceased to be in force during 1884.....	109	387,054
Policies in force in New York December 31, 1884 ..	629	\$1,538,217
<hr/>		
	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	1	\$10,000
Losses and claims incurred during 1884 .....	18	17,096
Total .....	14	\$27,096
<hr/>		
	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	14	\$27,096
<hr/>		
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses.....		\$57,988 88
		<hr/>

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June, 1865; commenced business October, 1865.]

THOMAS W. RUSSELL, *President.*FREDERICK V. HUDSON, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$150,000.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$31,630 31
Renewal premiums.....	123,440 30
Total.....	\$165,070 41
Deduct amount paid for reinsurance.....	2,759 71
Total premium income .....	\$162,310 70
Interest on:	
Mortgage loans .....	51,030 28
Bonds and dividends on stock .....	14,812 63
Premium notes, loans or liens.....	4,584 16
Discount on claims paid in advance, and rents.....	6,704 17
Total income during the year.....	\$238,941 94
Balance of net or ledger assets December 31, 1883.....	1,366,037 42
Total.....	\$1,604,979 86



## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$55,453 00	
Matured endowments.....	33,886 88	
Total amount actually paid for losses and endowments.....		\$94,339 88
Surrendered policies.....		9,421 01
Dividends to policyholders.....		6,908 43
Premium notes and loans voided by lapse of policies.....		1,845 39
(Total paid policyholders.....)	\$112,514.71	
Paid stockholders for interest or dividends.....		12,000 00
Commissions to agents, new, \$3,721.99; renewal, \$6,223.64; total..		9,945 63
Salaries and traveling expenses of agents.....		19,706 36
Medical examiners' fees.....		1,748 68
Salaries and other compensation of officers and other office employes,		13,574 40
Taxes in State where organized, taxes, licenses, fines and fees in		
other States.....		4,807 47
All other items, viz.: Law expenses, printing, advertising and all		
other expenses.....		9,267 08
(Total miscellaneous expenses.....)	\$70,549.63	
Disbursements during the year, deducted from above total....		\$183,064 33
Balance December 31, 1884.....		\$1,421,915 03

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$238,808 48
Loans secured by mortgages on real estate, first liens.....	844,439 97

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Phoenix Fire Insurance Co. stock....	\$2,000 00	\$3,140 00	\$3,500 00
Hartford Carpet Co. stock.....	1,200 00	2,280 00	1,200 00
National Fire Insurance Co. stock..	2,500 00	2,875 00	1,550 00
Mortgage on real estate.....	2,000 00	3,000 00	700 00
Total amounts.....	\$3,700 00	\$11,295 00	\$5,950 00
Loans made in cash to policyholders on the company's policies....			1,050 00
Premium notes and loans on policies in force.....			91,229 85

## Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Washington, Ind., City bonds....	\$9,775 00	\$10,800 00
Evansville, Ind., City bonds ..	14,495 00	15,000 00
Indianapolis, Ind., City bonds.....	94,500 00	26,250 00
Quincy, Ill., City bonds.....	12,515 00	16,000 00
Clay Township, Indiana, bonds.....	5,050 00	5,050 00
Angus, Iowa, Town bonds.....	2,000 00	2,000 00
Woodburn, Iowa, School District bonds.....	2,500 00	2,500 00
Extra Iowa, School District bonds.....	2,800 00	2,800 00
Indianapolis and Cincinnati Railroad bonds.....	9,610 00	11,025 00
Lake Shore and Michigan Southern R. R. bonds...	5,099 38	6,655 00
St. Johnsbury and Lake Champlain R. R. bonds....	10,500 00	10,500 00
Terre Haute and Logansport Railroad bonds....	10,000 00	10,000 00
New York, New Haven and Hartford R. R. stock...	16,793 03	21,875 00
Merchants' Exchange National Bank, N. Y., stock.	2,750 00	1,700 00
Fourth National Bank, New York, stock.....	4,193 00	4,480 00
American National Bank, Hartford, stock.....	13,594 00	14,638 00
Phoenix National Bank, Hartford, stock.....	15,853 00	15,288 00
Charter Oak National Bank, Hartford, stock.....	6,700 00	7,280 00
Hartford National Bank, Hartford, stock.....	10,625 00	11,900 00
First National Bank, Hartford, stock.....	13,978 25	10,500 00
Etina National Bank, Hartford, stock.....	2,268 50	2,128 00
Farmers and Mechanics' Nat. Bank, Hart., stock..	3,270 00	1,785 00
City National Bank, Hartford, stock.....	2,790 00	2,250 00
Conn. Trust and Safe Deposit Co., Hartford, stock.	3,428 00	11,008 00
Security Company, Hartford, stock.....	4,750 00	6,250 00
Thames National Bank of Norwich, Conn., stock...	6,850 00	7,000 00
Total (carried out at cost value).....	\$321,551 16	\$323,412 00

221,551 16

Cash in office, \$534.17; in bank, \$18,896.55: total .....	\$18,980 72
Agents' ledger balances .....	454 85

Total net or invested assets as per balance .....	\$1,421,915 08
Deduct depreciation from cost of real estate .....	26,557 60

Total net or invested assets, less depreciation .....	\$1,395,357 48
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## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages .....	18,008 25
Bonds and stocks owned .....	2,580 00
Collateral loans .....	119 29
Premium notes, loans or liens .....	7,254 68
Market value of bonds and stocks over cost .....	14,860 84

Gross premiums due and unreported on policies in force .....	\$12,078 73
Gross deferred premiums on policies in force .....	18,661 77

Total .....	\$30,735 49
Deduct average loading (30 per cent) .....	6,147 09

Net amount of uncollected and deferred premiums .....	24,588 40
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Total of invested and other assets .....	\$1,462,828 89
Deduct items not admitted .....	454 85

Total admitted assets .....	\$1,462,369 04
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*Items not admitted:*

Agents' balances .....	\$454 85
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## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest .....

\$1,046,893  
11,038

Net reinsurance reserve .....	\$1,035,810 00
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Matured endowments due and unpaid .....	\$6,669 38
Death losses not due .....	4,682 00

Total policy claims .....	11,871 82
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Dividends or surplus, or other description of profits due policyholders .....	115 87
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Premiums paid in advance .....	471 05
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Liabilities on policyholders' account .....	\$1,047,767 74
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Gross surplus on policyholders' account .....	414,601 80
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Total liabilities .....	\$1,462,369 04
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## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883 .....	\$93,508 26
Premium notes, loans or liens received during 1884 .....	7,309 58

Total .....	\$100,812 81
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Deductions during the year as follows, viz.: Notes, loans or liens used in—

Purchase of surrendered policies and canceled by lapse .....	\$27 53
Payment of dividends to policyholders .....	2,433 09
Voided by lapse of policies .....	1,845 39
Redeemed by maker in cash .....	5,276 96

Total reduction of premium note account .....	9,582 96
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Balance of note assets December 31, 1884 .....	\$91,229 85
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## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,475	\$5,275,550 32
Endowment policies.....	646	689,750 92
All other policies.....	52	105,336 00

*New policies issued during the year:*

Whole life policies.....	388	527,780 00
Endowment policies.....	853	439,123 00
All other policies.....	15	64,000 00

*Old policies revised during the year:*

Whole life policies.....	6	8,700 00
Endowment policies.....	8	2,000 00

*Old policies changed and increased in amount:*

Whole life policies.....		1,000 00
Endowment policies.....	4	5,500 00

Total number and amount.....	4,924	\$7,114,740 24
Deduct policies decreased and ceased to be in force ....	555	775,576 00
Total policies in force at the end of the year.....	4,369	\$6,339,164 24

*Policies in force at the end of the year, including additions.*

	Number.	Amount.
Whole life policies.....	3,475	\$5,269,865 32
Endowment policies .....	848	946,962 92
All other policies.....	51	122,336 00
Total policies in force at the end of the year.....	4,369	\$6,339,164 24

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	31	\$44,185
By maturity (endowments) .....	28	29,572
By maturity (savings' endowment).....	43	67,000
By surrender .....	27	43,575
By lapse.....	267	358,380
By change and decrease .....	4	25,459
Not taken .....	155	207,455
Totals.....	555	\$775,576

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	773	\$1,101,353
Policies issued during 1884 .....	116	152,466
Total .....	889	\$1,253,819
Deduct policies ceased to be in force during 1884 .....	134	185,836
Policies in force in New York December 31, 1884..	754	\$1,067,983

	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	9	\$5,000 00
Losses and claims incurred during 1884.....	11	11,246 95
Total .....	18	\$16,246 95
	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	10	\$18,521 95
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses,		\$24,855 50

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

### HARTFORD, CONN.

[Incorporated June 15, 1846; commenced business December 15, 1846.]

JACOB L. GREENE, *President.*

WILLIAM G. ABBOTT, *Secretary*

#### I. INCOME DURING 1884.

New premiums, without deductions.....	\$275,806 80
Renewal premiums.....	4,081,820 88
Total premium income .....	\$4,707,437 42
Interest on:	
Mortgage loans.....	1,508,281 05
Bonds and dividends on stock.....	585,717 45
Premium notes, loans or liens.....	168,025 49
Other debts due the company .....	18,940 12
Discount on claims paid in advance .....	6,803 73
Rents from company's property.....	519,461 74
Profits on bonds, stocks or real estate sold .....	17,847 91
Total income during the year .....	\$7,502,014 90
Balance of net or ledger assets December 31, 1883.....	51,215,581 82
Total.....	\$58,717,596 22

#### II. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$2,752,875 18
Matured endowments and additions.....	789,848 00
Total amount actually paid for losses and matured endowments,	\$3,542,223 18
Surrendered policies.....	155,007 55
Surrendered values applied in payment of premiums.....	577,616 94
Dividends to policyholders .....	1,153,808 28
Premium notes and loans voided by lapse .....	83,850 68
(Total paid policyholders .....	\$5,512,806.65.)
Commissions to agents.....	274,553 23
Salaries and traveling expenses of agents.....	10,141 54
Medical examiners' fees.....	13,860 00
Salaries and other compensation of officers and other office employes,	102,884 89
Taxes in State where organized, \$134,498.41; taxes, licenses, fines and fees in other States, \$199,771.64; total .....	334,270 05
Rent .....	8,007 48
Advertising.....	81,015 27

All other items, viz.: Law expenses, \$17,886.15; printing and supplies, \$16,070.27; postage, \$7,011.63; expressage, \$2,204.28; telegraphing, \$502.21; real estate expenses, \$164,551.27; miscellaneous charges, \$10,081.88; total..... \$218,307 14  
*(Total miscellaneous expenses ..... \$987,539.10.)*

Disbursements during the year, deducted from above total.... \$6,499,845 73

Balance December 31, 1884..... \$52,217,750 49

Invested as follows:

### III.- INVESTED ASSETS.

Real estate unincumbered, cost value..... \$11,755,783 58  
 Loans secured by mortgages on real estate, first liens..... 27,096,682 82

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Hartford City bond .....	\$1,000 00	\$1,300 00	\$1,000 00
Aetna Fire Insurance stock.....	10,000 00	\$1,800 00	10,000 00
N. Y., New Haven & Hartford R. R. Merchants' Nat. Bk. of Toledo, O.	1,400 00	2,460 00	1,500 00
Phoenix Insurance Company stock..	11,000 00	12,100 00	4,000 00
Aetna Insurance Company stock....	12,600 00	19,152 00	30,000 00
Terre Haute & Logansport R. R. bds.	2,700 00	5,886 00	
Chicago and West. Ind. R. R. bds..	10,000 00	11,000 00	35,000 00
Indianapolis National Bank.....	20,000 00	\$1,000 00	
Adams Express Company stock.....	222,000 00	222,000 00	161,500 00
The Fidelity Insurance Trust and Safe Deposit Co., Phila., stock....	20,000 00	25,000 00	20,000 00
Total amounts.....	\$330,700 00	\$400,898 00	\$382,000 00

Premium notes and loans on policies in force..... 283,000 00  
 2,624,728 87

#### Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$30,135 00	\$130,000 00
State of Tennessee bonds.....	19,900 00	10,290 00
City of Evansville, Ind., bonds .....	260,050 00	260,050 00
City of Jackson, Mich., bonds .....	99,040 00	99,000 00
City of Fort Wayne, Ind. ....	75,000 00	75,000 00
City of Louisville, Ky., sewer bonds .....	182,500 00	226,000 00
City of Louisville, Ky., bonds.....	125,339 06	125,339 06
City of Mobile, Ala., bonds .....	87,500 00	87,500 00
City of Kansas, Mo., bonds.....	47,500 00	47,500 00
City of Milwaukee, Miss., bonds.....	568,000 00	675,730 00
City of Quincy, Ill., bonds.....	187,500 00	187,500 00
City of Quincy, Ill., debt funding bonds .....	2,187 86	2,187 86
City of Galveston, Texas, bonds.....	100,000 00	90,000 00
City of Austin, Texas, bonds .....	39,000 00	39,000 00
City of Denver, Col., bonds.....	201,500 00	201,500 00
Province of Quebec bonds .....	120,161 28	120,161 28
St. Louis County Park bonds .....	28,546 88	29,750 00
Atlantic Dock Company bonds .....	81,000 00	81,000 00
Atchison, Topeka and Santa Fe Railroad bonds.....	180,942 21	181,500 00
Baltimore & Ohio R. R., Parkersburg Branch, bonds,	269,375 00	261,250 00
Chicago, Burlington and Quincy Railroad bonds....	62,829 17	63,750 00
Chic. Burlington & Quincy R. R., Mo. river, bonds,	194,223 06	128,700 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	246,180 35	224,000 00
Chic., Milwaukee & St. Paul R. R., River Div., bds.	90,330 76	89,790 00
Chic., Mil. & St. Paul R. R., Chic. & Mil. bonds....	172,406 88	171,665 00
Chicago and Northwestern Railroad bonds.....	208,059 47	210,191 67
Chicago & N. W., R. R., Winona & St. Peters, bds.	63,096 15	57,916 67
Chicago, St. Louis and New Orleans R. R. bonds....	776,562 50	780,812 21
Chicago and Western Indiana R. R. bonds.....	745,656 25	735,000 00
Cleveland, Col., Cin. and Indianapolis R. R. bonds,	62,950 28	59,708 22
Cincinnati, Hamilton and Dayton R. R. bonds.....	99,206 72	95,505 00
Cleveland and Pittsburgh R. R. bonds.....	2,227 67	2,120 00
Cincinnati, Ind., St. Louis and Chic. R. R. bonds..	47,801 85	42,295 00
Dayton and Western R. R. bonds .....	32,765 00	32,100 00
Delaware, Lackawanna and Western R. R. bonds....	1,267 51	1,276 67
Detroit, Lansing and Northern R. R. bonds.....	121,723 50	118,000 00
Harlem River and Portchester R. R. bonds.....	1,000,000 00	1,000,000 00
Illinois Central R. R. bonds.....	209,000 00	210,000 00
Lake Shore and Michigan Southern R. R. bonds.....	185,294 67	170,875 00
Lake Shore and Michigan Southern R. R., Detroit, Monroe and Toledo bonds.....	24,639 58	23,116 67

	Cost value.	Market value.
Lehigh Valley R. R. bonds.....	\$56,485 17	\$57,105 00
Michigan Central R. R. bonds.....	303,681 88	305,048 83
Michigan Central R. R., Detroit and Bay City bds..	200,000 00	200,000 00
New York, Lake Erie and Western R. R. bonds....	183,574 42	180,833 84
Pittsburgh, (Incinnati) and St. Louis R. R. bonds ..	60,629 94	57,041 67
Philadelphia and Reading R. R. bonds.....	124,740 88	115,916 67
Northern Pacific R. R. bonds.....	507,500 00	505,000 00
Vermont Valley R. R. bonds.....	301,500 00	311,250 00
Wabash, St. Louis and Pacific R. R., Lake Erie, Western and St. Louis bonds.....	54,662 39	50,791 67
Wabash, St. L. and Pacific R. R., Great W. bonds..	54,049 33	50,541 67
Wabash, St. L. and Pac. R. R., D. & E. St. L. bds..	54,205 87	47,041 67
St. Louis Chamber of Commerce bonds.....	424,000 00	424,000 00
First National Bank, Hartford, stock.....	13,000 00	13,000 00
City National Bank, Hartford, stock.....	10,785 00	7,000 00
Atlas National Bank, Hartford, stock.....	2,500 00	2,800 00
Phoenix National Bank, Hartford, stock.....	26,081 00	26,400 00
Charter Oak National Bank, Hartford, stock.....	1,055 00	1,450 00
State Bank, Hartford, stock.....	1,375 00	980 00
Connecticut Trust and Safe Deposit Co., Hart'd, stk.	30,600 00	33,400 00
First National Bank, Litchfield, Conn., stock.....	22,125 00	22,125 00
Fourth National Bank, New York, stock.....	16,000 00	18,400 00
New York, New Haven and Hartford R. R. stock....	21,000 00	26,750 00
Connecticut River R. R. stock.....	5,000 00	8,000 00

Total (carried out at cost value) ..... \$9,704,129 28 \$9,824,075 28

Cash in bank..... 750,110 64  
Agents' ledger balances..... 8,320 60

Total net or invested assets, as per balance ..... \$52,217,750 49

#### IV. OTHER ASSETS.

##### Interest due and accrued on:

Bonds and mortgages..... 669,807 18  
Bonds and stocks owned..... 119,788 10  
Collateral loans..... 4,676 00  
Premium notes, loans or liens..... 227,881 43  
Rents due and accrued on company's property or lease..... 18,777 03  
Market value of bonds and stocks over cost..... 119,945 95

Gross deferred premiums on policies in force..... \$69,208 97  
Deduct average loading (35 per cent)..... 17,803 24

Net amount of uncollected and deferred premiums..... 51,906 73

Total of invested and other assets..... \$53,430,082 91  
Deduct items not admitted..... 8,320 60

Total admitted assets ..... \$53,426,712 31

##### Items not admitted:

Agents' balances..... \$8,320 60

#### V. LIABILITIES.

Net present value of all the outstanding policies in force on the  
31st day of December, 1884, computed by the Connecticut State  
Insurance Department, according to the American Experience  
Table of Mortality, with 4½ per cent interest..... \$45,305,751 00

Death losses and matured endowments due and unpaid..... \$18,256 75  
Death losses and matured endowments not due..... 283,599 00  
Death losses and other policy claims resisted..... 12,000 00

Total policy claims..... 314,555 75  
Dividends or surplus, or other description of profits due policy-  
holders..... 112,156 62  
Reserve on account of lapsed policies..... 270,212 00  
All other liabilities, viz.: Premiums paid in advance..... 119,030 97

Liabilities on policyholders' account..... \$46,121,706 84  
Gross surplus on policyholders' account..... 7,305,005 97

Total liabilities..... \$53,426,712 31

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$2,842,266 50
Premium notes, loans or liens received during 1884.....	20,280 00
<b>Total.....</b>	<b>\$2,870,196 50</b>
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$72,047 48
Purchase of surrendered policies and canceled by lapse.....	104,780 88
Payment of dividends to policyholders.....	49,559 88
Redeemed by maker in cash.....	19,084 94
<b>Total reduction of premium note account.....</b>	<b>245,473 28</b>
<b>Balance of note assets December 31, 1884.....</b>	<b>\$2,624,723 22</b>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	57,276	\$142,819,918
Endowment policies.....	6,811	12,533,991
All other policies.....	8	29,500

*New policies issued during the year:*

Whole life policies.....	2,638	5,757,575
Endowment policies.....	217	350,354
All other policies.....	16	53,000

*Old policies revised during the year:*

Whole life policies.....	831	1,046,279
Endowment policies.....	51	77,500

Total number and amount.....	66,906	\$162,717,119
Deduct policies decreased and ceased to be in force....	8,874	10,486,434

<b>Total policies in force at the end of the year.....</b>	<b>62,984</b>	<b>\$152,230,685</b>
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	57,055	\$140,739,228
Endowment policies.....	5,875	11,481,937
All other policies.....	4	9,500

<b>Total policies in force at the end of the year.....</b>	<b>62,984</b>	<b>\$152,230,685</b>
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*Policies which have ceased to be in force during the year, with the mode of their termination.*

	Number.	Amount.
Terminated by death.....	1,120	\$3,761,359
By maturity (endowments).....	391	791,488
By expiry (term).....	20	72,000
By surrender.....	1,159	3,654,299
By lapse.....	923	2,513,418
By change and decrease.....	.....	166,100
Not taken.....	263	527,900
<b>Totals.....</b>	<b>3,874</b>	<b>\$10,486,434</b>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York:*

	Number.	Amount.
Policies in force December 31, 1883.....	9,438	\$83,818,485
Policies issued during 1884.....	233	847,500
Total.....	9,671	\$84,160,985
Deduct policies ceased to be in force during 1884.....	827	1,008,760
Policies in force in New York December 31, 1884...	9,844	\$83,067,175
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	Number.	Amount.
Losses and claims incurred during 1884.....		\$725,763
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	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....		\$698,081
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Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses.....		\$905,670 78
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## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 31, 1863; commenced business December 27, 1863.]

STEPHEN H. RHODES, *President.*GEORGE B. WOODWARD, *Secretary.*

## I. INCOME DURING 1884.

New and renewal premiums, without deductions.....	\$547,616 66
Deduct amount paid for reinsurance.....	558 24
Total premium income.....	\$547,058 42
Interest on:	
Mortgage loans.....	77,812 90
Bonds and dividends on stock.....	42,438 86
Premium notes, loans or liens.....	8,611 76
Other debts due the company.....	4,553 18
Discount on claims paid in advance.....	1,218 96
Rents from company's property.....	1,284 96
Profits on bonds, stocks or real estate sold.....	1,586 84
Total income during the year.....	\$684,065 83
Balance of net or ledger assets December 31, 1883.....	2,471,883 59
Total.....	\$3,155,449 42

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$306,459 68
Matured endowments and additions.....	92,827 96
Total amount actually paid for losses and endowments.....	\$306,287 64
Annuity payments.....	844 68
Surrendered policies.....	85,073 24



Dividends to policyholders .....	\$44,658 70
Premium notes and loans voided by lapse of policies.....	2,411 97
(Total paid policyholders .....	\$388,775 18)
Commissions to agents .....	107,112 48
Salaries and traveling expenses of agents.....	56,605 89
Medical examiners' fees .....	16,473 55
Salaries and other compensation of officers and other office employes,	29,699 79
Taxes in State where organized, \$3,309.48; taxes, licenses, fines and	
fees in other States, \$6,242.54; total.....	9,552 02
Rent .....	13,487 83
Furniture, fixtures and safes for home agency offices .....	782 64
Advertising.....	3,047 42
All other payments, viz : Stationery, \$1,228.15; printing, \$3,908.42;	
traveling expenses, \$675.60; postage, \$2,089.58; law charges,	
\$3,490.88; incidental expenses, \$13,045.55; total.....	24,383 18
(Total miscellaneous expenses .....	\$261,144.80)
Disbursements during the year, deducted from above total....	\$649,919 98
Balance December 31, 1884 .....	\$3,505,529 44

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$28,062 96
Loans secured by mortgages on real estate, first liens.....	1,481,600 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Ottawa, Oswego and Fox River Val- ley Railroad bond.....	\$1,000 00	\$1,250 00	\$300 00
American Whip Company stock .....	20,500 00	20,500 00	11,000 00
N. Y. C. and H. R. R. Co. stock,	2,500 00	2,315 62	2,000 00
Total amounts.....	\$24,000 00	\$24,065 62	\$13,300 00
			13,800 00
Loans made in cash to policyholders on the company's policies....			28,042 00
Premium notes and loans on policies in force.....			186,439 25

## Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Massachusetts State bonds.....	\$137,085 00	\$140,000 00
Marion County bonds.....	10,300 00	10,080 00
County of Franklin bonds.....	47,407 50	47,180 28
Benton County (Ind.) bonds.....	3,535 00	3,528 00
City of Bath bonds .....	1,940 00	2,080 00
City of Cincinnati bonds.....	21,380 00	22,350 00
City of Chicago bonds.....	4,300 00	4,300 00
City of Evansville bonds.....	5,125 00	5,000 00
City of St. Louis bonds.....	11,770 00	12,300 00
City of Indianapolis bonds.....	18,180 00	14,170 00
City of St. Paul bonds.....	10,375 00	10,375 00
City of Springfield (O.) bonds.....	20,325 00	20,325 00
City of Elkhart (Ind.) bonds.....	5,632 27	5,632 12
Chicago, Burlington and Quincy Railroad bonds.....	25,125 00	20,319 50
Ogdensburg and Lake Champlain Railroad bonds,	4,227 50	4,050 00
Indiana Grand Trunk Railroad bonds.....	19,400 00	22,300 00
Michigan Central Railroad bonds.....	5,262 50	5,512 75
Cedar Rapids and Missouri River Railroad bonds.....	15,500 00	14,575 00
Boston and Providence Railroad bonds.....	26,187 50	30,750 00
Boston and Albany Railroad bonds.....	25,520 00	20,500 00
Nashua and Rochester Railroad bonds.....	23,125 00	25,250 00
Lowell and Andover Railroad bonds.....	13,300 00	22,300 00
Old Colony Railroad bonds.....	1,080 00	1,128 20
Eastern Railroad bonds.....	24,177 50	23,875 00
Burlington and Missouri River Railroad bonds.....	11,897 50	12,527 50
New York and New England Railroad bonds.....	20,862 50	19,000 00
New Mexico and Southern Pacific Railroad bonds.....	11,746 25	11,850 00
Kansas City, Law, and Southern R. R. bonds.....	10,355 00	10,000 00
Massachusetts Central Railroad bonds.....	4,750 00	525 00
Southern Kansas and Western Railroad bonds.....	11,187 50	10,950 00
Cheshire Railroad bonds.....	5,500 00	5,475 00
Chicago and Eastern Illinois Railroad bonds.....	10,900 00	10,800 00
Wichita and Southwestern Railroad bonds.....	9,132 50	8,730 00
Saginaw Valley and St. Louis Railroad bonds.....	12,680 00	12,680 00

	Cost value.	Market value.
Chicago, Milwaukee and St. Paul Railroad bonds..	\$5,188 75	\$5,400 00
Lowell and Lawrence Railroad bonds.....	1,115 00	1,110 00
Pueblo and Arkansas Valley Railroad bonds.....	11,519 50	11,900 00
Oregon Railway and Navigation Company bonds.....	10,761 90	10,700 00
Oregon Railway and Nav. Co. "Debiture" bonds.....	10,000 00	9,925 00
Saginaw and Western Railroad bonds.....	10,000 00	10,000 00
Consolidated Railroad Co. of Vermont, bonds.....	4,180 00	4,370 00
Port Wayne, Cin. and Louisville Railroad bonds.....	5,250 00	5,250 00
Quincy, Alton and St. Louis Railroad bonds.....	9,587 50	9,600 00
Premont, Elkhorn and Mo. Valley R. R. bonds.....	10,850 00	10,850 00
Kansas City, Springfield and Memphis R. R. bonds.....	6,000 00	6,060 00
Middlesex Banking Company bonds.....	2,000 00	2,000 00
Newton and Watertown Gas-Light Company bonds.....	20,000 00	20,300 00
New England Mortgage Security bonds.....	7,030 00	7,035 00
Centre Township, Indiana, note.....	16,000 00	16,000 00
Boston and Maine Railroad Company stock.....	5,635 62	8,225 00
Chicago, Burlington and Quincy R. R. Co. stock.....	20,412 50	19,263 75
Union Pacific Railroad Company stock.....	4,731 25	2,325 00
Atchison, Topeka and Santa Fe Railroad Co. stock.....	4,212 50	3,950 00
American Loan and Trust Company stock.....	2,550 00	1,946 35
New England National Bank stock.....	12,081 00	13,800 00
Tremont National Bank stock.....	5,590 50	5,100 00
Continental National Bank stock.....	10,150 00	10,600 00
Boylston National Bank stock.....	4,362 50	4,085 00
Washington National Bank stock.....	13,537 50	12,700 00
State National Bank stock.....	2,581 50	2,601 50

Total (carried out at cost value) ..... \$815,593 47 \$851,386 35

Cash in office, \$2,700.94; in bank, \$49,849.98; total. ....	\$815,593 47
Bills receivable.....	52,050 92
Agents' ledger balances.....	270 10
Commuted commissions.....	902 09
Loans on personal securities.....	8,000 00
	<u>768 67</u>

Total net or invested assets, as per balance..... \$2,505,529 44

#### IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	28,882 60
Bonds and stocks owned.....	13,874 94
Collateral loans.....	662 99
Premium notes, loans or liens.....	8,066 44
Rents due and accrued on company's property or lease.....	113 00
Market value of bonds and stocks over cost.....	35,792 78
Gross premiums due and unreported on policies in force.....	\$22,920 09
Gross deferred premiums on policies in force.....	26,163 02
Total.....	<u>\$49,083 11</u>
Deduct average loading (20 per cent). ....	<u>9,816 02</u>

Net amount of uncollected and deferred premiums..... 39,266 49

Total of invested and other assets.....	\$2,631,688 68
Deduct items not admitted.....	<u>4,940 86</u>

Total admitted assets..... \$2,626,747 82

#### Items not admitted:

Commuted commissions.....	\$2,000 00
Agents' balances.....	902 09
Loans on personal security.....	768 67
Bills receivable.....	270 10
Total items not admitted.....	<u>\$4,940 86</u>

#### V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$2,243,525 00
Deduct net value of risks reinsured.....	<u>3,553 00</u>

Net reinsurance reserve..... \$2,238,972 00

Death losses due and unpaid.....	\$50 00
Matured endowments due and uncalled for.....	1,380 00
Death losses in process of adjustment or adjusted and not due.....	17,338 00
<b>Total policy claims.....</b>	<b>\$18,718 00</b>
Dividends or surplus or other description of profits due policyholders.....	16,665 50
All other liabilities.....	2,656 53
<b>Liabilities on policyholders' account.....</b>	<b>\$2,277,012 03</b>
Gross surplus on policyholders' account.....	849,785 79
<b>Total liabilities.....</b>	<b>\$2,626,747 82</b>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$153,108 09
Premium notes, loans or liens received during 1884.....	10,860 15
<b>Total.....</b>	<b>\$163,968 84</b>
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$11,886 51
Purchase of surrendered policies and canceled by lapse.....	4,873 74
Payment of dividends to policyholders.....	7,119 73
Voided by lapse of policies.....	2,411 97
Redeemed by maker in cash.....	1,587 06
<b>Total reduction of premium note account.....</b>	<b>27,539 61</b>
<b>Balance of note assets December 31, 1884.....</b>	<b>\$186,439 23</b>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,193	\$5,841,284
Endowment policies.....	1,863	1,824,513
All other policies.....	720	1,386,100

*New policies issued during the year:*

Whole life policies.....	376	485,908
Endowment policies.....	207	287,529
All other policies.....	59	106,825

*Old policies revived during the year:*

Whole life policies.....	11	14,540
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Total number and amount.....	5,929	\$10,048,299
Deduct policies decreased and ceased to be in force.....	633	1,120,190

Total policies in force at the end of the year.....	5,296	\$8,928,099
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,308	\$5,815,355
Endowment policies.....	1,863	1,935,544
All other policies.....	610	1,177,200

Total policies in force at the end of the year....	5,296	\$8,928,099
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*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	56	\$114,958
By maturity (endowments).....	88	99,241
By expiry (term).....	149	275,225
By surrender.....	83	185,729
By lapse.....	117	142,480
By change and decrease.....	78	241,957
Not taken.....	62	110,600
<b>Totals.....</b>	<b>638</b>	<b>\$1,120,190</b>

#### BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York :*

	Number.	Amount.
Policies in force December 31, 1883.....	479	\$819,836
Policies issued during 1884.....	65	88,100

<b>Total.....</b>	<b>544</b>	<b>\$902,936</b>
<b>Deduct policies ceased to be in force during 1884.....</b>	<b>53</b>	<b>107,964</b>

Policies in force in New York, December 31, 1884..	491	\$794,972
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	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	1	\$600
Losses and claims incurred during 1884.....	17	80,183

<b>Total.....</b>	<b>18</b>	<b>\$80,783</b>
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	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	17	\$29,733

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$20,974.74; notes or credits, \$1,828.85; total ...		\$22,803.59
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	Number.	Amount.
Industrial policies in force.....	80,629	\$8,968,611

## MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated May 15, 1851; commenced business August 1, 1851.]

E. W. BOND, *President.*

#### I. INCOME DURING 1884.

JOHN A. HALL, *Secretary.*

New premiums, without deductions.....	\$190,676 76
Renewal premiums.....	733,576 86
Premiums paid by dividends and surrendered policies.....	131,843 55

<b>Total.....</b>	<b>\$1,056,096 17</b>
<b>Deduct amount paid for reinsurance.....</b>	<b>7,167 17</b>

<b>Total premium income.....</b>	<b>\$1,048,929 00</b>
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Interest on:

Mortgage collateral loans.....	191,515 09
Bonds and dividends on stock.....	131,675 56
Premium notes, loans or liens.....	84,872 78
Other debts due the company.....	1,080 81

Discount on claims paid in advance .....	\$1,617 15
Rents from company's property.....	60,114 53
Total income during the year.....	\$1,469,754 37
Balance of net or ledger assets December 31, 1883.....	6,887,965 37
Total .....	\$8,357,719 74

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$339,777 87
Matured endowments and additions.....	163,146 00
Total amount actually paid for losses and endowments .....	\$502,923 87
Surrendered policies .....	63,154 41
Dividends to policyholders .....	207,241 17
Premium notes and loans voided by lapse of policies.....	24,646 78
(Total paid policyholders.....)	\$797,966 08)
Commissions to agents.....	78,369 82
Salaries and traveling expenses of agents.....	109,065 99
Medical examiners' fees .....	9,524 00
Salaries and other compensation of officers and other office employees.....	36,902 72
Taxes and fees in State where organized, \$5,860.06; taxes, licenses, fines and fees in other States, \$12,101.58; total.....	17,961 64
Rent .....	9,934 76
Advertising and printing .....	9,427 65
Postage, stationery, expressage, etc.....	18,391 32
All other payments, viz.: Foreclosure expenses, insurance, taxes, etc. (Total miscellaneous expenses.....)	50,365 26
Disbursements during the year, deducted from above total....	\$1,137,909 19
Balance December 31, 1884.....	\$7,219,810 55

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,534,239 47
Loans secured by mortgages on real estate, first liens.....	1,908,666 12

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Springfield Gas-Light Co.....	\$1,900 00	\$2,375 00	\$1,900 00
Massasoit Paper Manufacturing Co.....	1,200 00	2,040 00	1,200 00
Union Pacific Railway Co.....	1,500 00	690 00	2,000 00
Union Paper Manufacturing Co.....	2,000 00	2,500 00	1,500 00
Union Paper Manufacturing Co.....	1,500 00	1,875 00	1,500 00
Cocheco Nat. Bank of Dover, N. H.....	2,000 00	2,000 00	2,400 00
Hampden Paint and Chemical Co.....	5,100 00	2,250 00	7,000 00
N. Y., N. H. and H. R. R. Co.....	500 00	875 00	700 00
Union Paper Manufacturing Co.....	4,000 00	5,000 00	2,700 00
Westfield Gas-Light Co.....	1,000 00	1,000 00	1,000 00
Springfield Gas-Light Co.....	2,000 00	2,500 00	3,400 00
Third Nat. Bank, Springfield, Mass.....	400 00	700 00	700 00
Valley Paper Co., Holyoke, Mass.....	6,000 00	9,000 00	6,000 00
Hampden Glazed Paper and Card Co.....	14,000 00	17,500 00	5,145 00
Springfield Printing Co.....	10,000 00	2,500 00	10,000 00
Springfield Printing Co.....	10,000 00	10,000 00	10,000 00
John Hancock Nat. Bank, Springfield, Mass.....	500 00	635 00	500 00
Pynchon Nat. Bk., Springfield, Mass.....	1,300 00	2,340 00	2,500 00
Leicester Nat. Bk., Leicester, Mass.....	800 00	1,000 00	800 00
Streator Gas-Light and Coke Co., Streator, Ill.....	3,000 00	2,300 00	2,700 00
N. Y., N. H. and H. R. R. Co.....	2,500 00	4,375 00	2,000 00
Valley Paper Co., Holyoke, Mass.....	10,000 00	15,000 00	10,000 00
Cocheco Nat. Bank, Dover, N. H.....	10,000 00	10,000 00	10,000 00
Leadville Water Co., Colorado.....	15,000 00	15,750 00	11,250 00
Union Paper Manufacturing Co.....	20,000 00	25,000 00	20,000 00
Springfield, Fire & Marine Ins. Co.....	2,500 00	4,125 00	3,000 00
Douglas County, Wis.....	21,000 00	23,100 00	20,000 00
Hotel furniture (two good names), Lewis Co., Iowa, Book T., p. 228 .....		5,000 00	2,500 00

	Par value.	Market value.	Amount loaned.
Drovers' Nat. Bk., Chicago, Ill.....	\$5,000 00	\$5,500 00	\$5,000 00
B. and A. Railroad Company.....	1,000 00	1,695 00	1,000 00
Lackawanna & Pittsburgh R. R. Co.	100,000 00	40,000 00	
Columbus and Eastern R. R. Co....	40,000 00	16,000 00	70,000 00
Union Paper Manufacturing Co....	39,500 00	49,375 00	
Del Norte Land and Canal Co.....	30,000 00	33,000 00	30,000 00
N. Y., N. H. and H. R. R. Co.....	1,000 00	1,750 00	380 00
Leadville Water Company, Col....	7,500 00	7,875 00	6,000 00
B. & A. Railroad Company.....	20,000 00	38,900 00	30,000 00
B. & A. Railroad Company.....	9,000 00	15,255 00	4,500 00
Revere Water Company.....	25,000 00	25,000 00	20,000 00
Tribune Company of Chicago.....	10,000 00	50,000 00	30,000 00
Quincy Water Company, Mass.....	10,000 00	10,200 00	
Chicopee Water Company, Mass....	12,000 00	15,000 00	15,000 00
Holyoke Paper Company, Holyoke,	4,000 00	12,000 00	1,000 00
Capital Gas-Light Co., Austin, Tex.	10,000 00	5,000 00	
Capital Gas-Light Co., Austin, Tex.	10,000 00	1,000 00	15,000 00
St. Joseph Water Company, Mo....	50,000 00	35,000 00	
Southern Central Railroad Co., N.Y.	5,200 00	4,600 00	
Greenwood County, Kansas.....	5,000 00	5,250 00	17,766 00
Union Pacific Railway Company....	20,000 00	9,200 00	
Total amounts.....	\$564,900 00	\$557,300 00	\$376,791 00

\$376,791 00

Loans made in cash to policyholders on the companies policies .... 188,940 00

Premium notes and loans on policies in force ..... 545,468 66

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds .....	100,000 00	113,195 00
Agawam Nat. Bank, Springfield, stock .....	\$515 00	\$650 00
Pynchon Nat. Bank, Springfield, stock .....	1,975 00	3,000 00
First Nat. Bank, Springfield, stock .....	13,850 00	20,460 00
Second Nat. Bank, Springfield, stock .....	9,990 00	14,580 00
Chicopee Nat. Bank, Springfield, stock .....	5,120 00	5,892 50
John Hancock Nat. Bank, Springfield, stock .....	1,324 00	2,125 00
City Nat. Bank, Springfield, stock .....	10,000 00	13,000 00
First Nat. Bank, Chicopee, stock .....	2,595 00	4,056 00
First Nat. Bank, Northampton, stock .....	2,455 50	4,430 00
Metropolitan Nat. Bank, New York, stock .....	5,454 50	950 00
Elliot Nat. Bank, Boston, stock .....	1,532 50	1,770 00
Webster Nat. Bank, Boston, stock .....	2,695 00	2,560 00
Merchants' Nat. Bank, Boston, stock .....	1,844 57	1,995 00
National Bank of Commerce, Boston, stock .....	3,500 00	3,580 00
Franklin County Nat. Bank, Greenfield, stock .....	9,506 00	10,976 00
St. Paul Nat. Bank, St. Paul, Minn., stock .....	10,000 00	11,000 00
Boston and Albany R. R. Co. stock .....	100,194 71	135,600 00
New York, New Haven and Hartford R. R. Co. stk.	15,394 50	17,600 00
New York Cen. and Hudson River R. R. Co. stock.	160,237 50	111,962 50
Union Pacific Railway Co. stock .....	131,650 00	64,400 00
Lake Shore and Michigan Southern R. R. Co. stock.	140,150 00	80,113 50
Albany and Saratoga R. R. Co. stock .....	68,112 50	65,000 00
Chicago, Rock Island and Pacific R'way Co. stock.	8,925 00	21,000 00
Chicago, Burlington and Quincy R. R. Co. stock...	55,167 83	51,921 87
Connecticut River R. R. Co. stock .....	51,940 00	51,192 00
Buffalo, New York and Philadelphia R. R. Co. st'k.	975 00	702 00
Chicago and Northwestern Railway Co. stock.....	79,812 50	65,963 50
St. Louis, Alton and Terre Haute R. R. Co. bonds..	30,026 25	35,280 00
Kansas Pacific Railway Co. bonds .....	84,823 49	27,835 00
Indiana, Bloom. and Western Railway Co. bonds ..	108,851 25	90,300 00
Central Iowa Railway Co. bonds and stock .....	30,000 00	25,320 00
Central Iowa Railway Co. bonds .....	50,000 00	50,250 00
Railroad Equipment Co. of New York bonds.....	63,000 00	62,000 00
Ohio and West Virginia Railway Co. bonds.....	30,000 00	33,000 00
Southern Central Railroad Co. of New York bonds.	45,750 00	46,440 00
Ohio Southern Railroad Co. bonds .....	58,500 00	52,000 00
Oregon Short Line Railway Co. bonds .....	11,809 50	12,250 00
Denver, So. Park and Pacific Railroad Co. bonds ..	29,500 00	24,300 00
St. Louis, Hannibal and Keokuk R. R. Co. bonds..	10,000 00	8,000 00
Lebanon Springs Railroad Co. bonds .....	48,000 00	50,000 00
St. Johnsbury and Lake Champlain R. R. Co. bonds.	30,000 00	23,000 00
Buffalo, New York and Phila. R. R. Co. bonds .....	24,650 00	20,250 00
Florida Central and Western Railroad Co. bonds...	15,668 67	21,250 00
Des Moines, Osceola and Southern R. R. Co. bonds.	25,000 00	27,000 00
E. Tenn., Virginia and Georgia Car Trust bonds.	41,125 00	47,500 00
Indianapolis, Decatur and Spring R. R. Co. bonds.	14,985 00	15,675 00
Western Union Telegraph Company stock .....	101,083 50	70,300 00
Council Bluffs City Water Works Co., Iowa, bonds.	30,000 00	30,000 00
National Water Works Co. of New York, bonds .....	97,500 00	107,000 00
St. Joseph Water Co., of St. Joseph, Mo., bonds...	100,000 00	105,000 00

	Cost value.	Market value.
City Water Works Co., of Omaha, Neb., bonds ....	\$75,000 00	\$79,500 00
Hornellville Water Co., Hornellville, N. Y., bds..	24,375 00	26,750 00
Knoxville Water Works, of Knoxville, Tenn., bds..	25,000 00	26,750 00
Leavenworth City and Ft. Leav'wth Water Co. bds..	50,000 00	51,500 00
Leadville Water Company, Colorado, bonds.....	14,625 00	15,750 00
The Quincy Water Co., Mass., bonds .....	48,750 00	51,000 00
City of Burlingame, Kansas, bonds .....	4,000 00	4,400 00
City of Cleveland, Ohio, bonds.....	25,000 00	29,250 00
Wallingford Gas-Light Co., Wallingford, Ct., bonds,	19,500 00	21,000 00
White County, Ill., bonds.....	11,550 00	12,960 00
Cass County, Ill., bonds.....	17,100 00	19,950 00
Kankakee County, Illinois, bonds.....	20,000 00	22,400 00
Warren County, Illinois, bonds.....	20,900 00	24,300 00
Gallatin County, Illinois, bonds.....	24,750 00	27,000 00
Greenwood County, Kansas, bonds.....	20,000 00	21,000 00
Town of Monmouth, Illinois, bonds.....	24,375 00	26,750 00
Town of Kankakee, Illinois, bonds.....	11,000 00	11,890 00
Town of Edwardsville, Illinois, bonds.....	11,700 00	12,840 00
Town of Douglass, Illinois, bonds.....	22,000 00	23,280 00
The Silverton Water-Works Co., Colorado, bonds..	26,600 00	26,600 00
The Duluth Gas and Water Co., Minn., bonds.....	20,000 00	21,000 00
N. Poudre Land, Canal and Reservoir Co., Col., bds	25,000 00	25,000 00
Paulding County, Ohio, bonds.....	21,000 00	21,690 00
City of Fairfield, Iowa, Water bonds.....	17,575 00	19,000 00
Mt. Pleasant Water Company, New York, bonds...	9,250 00	9,900 00
Galesburg Water Company, Illinois, bonds.....	21,375 00	22,655 00

Total (carried out at cost value).....	\$2,636,805 27	\$2,555,227 37	\$2,636,805 27
Cash in office and in bank.....			87,910 18
Bills receivable.....			5,980 90
Total net or invested assets, as per balance.....			\$7,219,810 55
Deduct depreciation from cost of assets.....			32,463 85
Total net or invested assets, less depreciation.....			\$7,187,346 70

## IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		59,493 14
Bonds and stocks owned.....		65,980 00
Collateral loans.....		14,457 47
Premium notes, loans or liens.....		17,798 60
Rents due and accrued on company's property or lease.....		6,410 88
Gross premiums due and unreported on policies in force.....	\$24,081 45	
Gross deferred premiums on policies in force.....	156,280 84	
Total.....	\$340,402 29	
Deduct average loading (30 per cent).....	43,000 45	
Net amount of uncollected and deferred premiums.....		192,331 84
Total of invested and other assets.....		\$7,543,783 73
Deduct items not admitted.....		8,489 90
Total admitted assets.....		\$7,535,293 83

## Items not admitted:

Bills receivable.....	\$5,980 90
Chattel mortgage.....	2,500 00
Total items not admitted.....	\$8,480 90

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$6,460,832 00
Death losses and matured endowments due and unpaid .....	\$5,264 00
Death losses and matured endowments not due.....	63,811 00
Death losses and other policy claims resisted.....	21,000 00
Total policy claims.....	90,175 00

Premium obligations in excess of the net value of their policies ...	\$28,223 65
All other liabilities, viz: Premiums paid in advance .....	4,854 02
<b>Liabilities on policyholders' account.....</b>	<b>\$6,584,104 67</b>
Gross surplus on policyholders' account.....	951,189 15
<b>Total liabilities.....</b>	<b>\$7,535,243 82</b>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$562,550 89
Premium notes, loans or liens received during 1884.....	108,333 82
<b>Total.....</b>	<b>\$665,889 21</b>
Deductions during the year as follows, viz: Notes, loans or liens used in —	
Payment of losses or claims.....	\$19,896 07
Purchase of surrendered policies and canceled by lapse.....	24,646 73
Payment of dividends to policyholders.....	63,634 08
Redeemed by maker in cash.....	5,897 43
<b>Total reduction of premium note account.....</b>	<b>117,044 35</b>
<b>Balance of note assets December 31, 1884.....</b>	<b>\$548,844 86</b>

## VII. EXHIBIT OF POLICIES,

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions.*

	Number.	Amount.
Whole life policies.....	9,522	\$28,292,942
Endowment policies.....	3,404	6,607,487
All other policies.....	1,887	2,959,785

*New policies issued during the year:*

Whole life policies.....	1,319	4,164 220
Endowment policies.....	884	2,148,550
All other policies.....	10	30,500

*Old policies revived during the year:*

Whole life policies.....	3	8,500
Endowment policies.....	1	1,000
All other policies.....	1	2,000

*Old policies increased in amount:*

Endowment policies.....		2,515
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*Additions by dividends during the year:*

All other policies.....		4,798
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Total number and amount.....	16,591	\$39,232,247
Deduct policies decreased and ceased to be in force.....	1,796	4,557,140

<b>Total policies in force at the end of the year.....</b>	<b>14,785</b>	<b>\$34,665,107</b>
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*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	9,908	\$24,625,746
Endowment policies.....	3,627	7,480,148
All other policies.....	1,200	2,609,213
<b>Total policies in force at the end of the year.....</b>	<b>14,785</b>	<b>\$34,665,107</b>



*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death.....	154	\$342,262
By maturity (endowments).....	182	159,873
By expiry (term).....	261	600,030
By surrender.....	179	892,211
By lapse.....	531	1,277,000
By change and decrease.....	.....	881,244
Not taken.....	539	1,404,500
<b>Totals.....</b>	<b>1,796</b>	<b>\$4,557,140</b>

#### BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	1,952	\$5,325,937
Policies issued during 1884.....	406	1,245,595
<b>Total.....</b>	<b>2,358</b>	<b>\$6,571,532</b>
Deduct policies ceased to be in force during 1884.....	249	675,667
<b>Policies in force in New York December 31, 1884..</b>	<b>2,109</b>	<b>\$5,895,865</b>

	Number.	Amount
Losses and claims unpaid December 31, 1883.....	9	\$28,500 00
Losses and claims incurred during 1884.....	28	56,020 00
<b>Total.....</b>	<b>37</b>	<b>\$84,520 00</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	33	\$66,520 00

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$168,874.75; notes or credits, \$21,063.37; total, **\$189,938 12**

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated January 31, 1845; commenced business April, 1845.]

AMZI DODD, *President.*

EDWARD L. DOBBINS, *Secretary.*

#### I. INCOME DURING 1884.

Received for premiums, without deductions..... \$4,318,883 75  
 Received for annuities..... 32,076 74

<b>Total premium income.....</b>	<b>\$4,347,965 50</b>
Interest on:	
Mortgage loans.....	540,194 33
Bonds and dividends on stock.....	539,834 89
Premium notes, loans or liens.....	238,460 89
Other debts due the company.....	402,630 90
<b>Discount on claims paid in advance.....</b>	<b>2,195 84</b>

Rents from company's property.....	\$52,202 59
Balance of profit and loss account.....	8,698 86
Total income during the year.....	\$61,27,188 20
Balance of net or ledger assets December 31, 1883.....	85,712,579 47
Total .....	\$41,889,763 67

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$2,160,273 76
Matured endowments and additions .....	\$11,201 81

Total amount actually paid for losses and endowments .....	\$2,870,474 07
Annuityants .....	11,735 71
Surrendered policies .....	675,247 53
Dividends to policyholders .....	1,061,507 20
(Total paid policyholders.....)	\$4,118,964.51)
Commissions to agents and agency expenses .....	398,777 85
Medical examiners' fees .....	30,181 80
Salaries and other compensation of officers and other office employees.....	113,054 00
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	141,921 12
Advertising, law and miscellaneous expenses .....	70,742 88
(Total miscellaneous expenses.....)	\$749,676.65)
Disbursements during the year, deducted from above total.....	\$4,868,641 16
Balance December 31, 1884.....	\$36,971,121 51

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered.....	\$2,149,506 87
Loans secured by mortgages on real estate, first liens.....	13,184,185 28

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$2,525,000 00	\$2,080,500 00	\$2,735,000 00
Chic. R. I. and Pac. R. R. stock....	10,000 00	10,500 00	
L. S. and Mich. South. R. R. bonds,	515,000 00	587,175 00	500,000 00
L. S. and Mich. South. R. R. stock,	100,000 00	61,500 00	
Chic. & Northw. pref. R. R. stock..	100,000 00	119,250 00	
N. Y. and Harlem pref. R. R. stock..	135,000 00	270,000 00	500,000 00
L. S. and Mich. South. R. R. bonds,	140,000 00	159,800 00	
Central Pacific Railroad stock .....	450,000 00	153,000 00	
South. Pac., of Cal., R. R. bonds....	400,000 00	384,000 00	
Gal., Har. & San Antonio R. R. bds.	130,000 00	119,800 00	600,000 00
Tev. & N. O. Sub. div., R. R. bds..	20,000 00	16,000 00	
A. & P. and Pacific Railroad bonds,	150,000 00	118,500 00	
N. Y. and Harlem pref. R. R. stock,	100,000 00	200,000 00	
New York Central Railroad stock....	30,000 00	37,735 00	200,000 00
L. S. and Mich. South. R. R. bonds,	25,000 00	28,500 00	
N. Y. & Harlem pref. R. R. stock....	50,000 00	100,000 00	
Chicago & N. W. pref. R. R. stock..	100,000 00	119,250 00	200,000 00
Chicago and Alton R. R. stock .....	20,000 00	25,200 00	
N. Y. & Harlem pref. R. R. stock ..	120,000 00	240,000 00	200,000 00
N. Y. & Harlem pref. R. R. stock ..	50,000 00	100,000 00	
Chicago & N. W. pref. R. R. stock..	100,000 00	119,250 00	200,000 00
Lake Shore & M. S. R. R. stock....	40,000 00	24,800 00	
Chicago and Alton R. R. bonds .....	2,000 00	2,350 00	
N. Y. & Harlem pref. R. R. stock....	50,000 00	100,000 00	100,000 00
Chicago & N. W. pref. R. R. stock..	20,000 00	23,850 00	
Chicago & N. W. pref. R. R. stock..	100,000 00	119,250 00	
St. Paul, Minn. & Man. R. R. stock,	4,000 00	3,160 00	150,000 00
Lake Shore & M. S. R. R. bonds....	50,000 00	57,000 00	
Lake Shore & M. S. R. R. bonds....	150,000 00	178,000 00	150,000 00
Mich. Southern & N. I. R. R. bonds,	3,000 00	3,080 00	
Chicago and N. W. pref. R. R. st'k,	30,000 00	25,775 00	
Chicago, R. I. and Pacific R. R. st'k,	20,000 00	21,000 00	
Pullman Palace Car Co. stock.....	50,000 00	52,500 00	100,000 00
Western Union Tel. Co. stock .....	10,000 00	5,400 00	
Morris and Essex Railroad stock....	5,000 00	5,750 00	
Lake Shore and M. S. R. R. stock..	30,000 00	13,480 00	
Lake Shore and M. S. R. R. bonds,	50,000 00	57,000 00	100,000 00
Michigan Central Railroad bonds ..	45,000 00	45,000 00	

	Par value.	Market value.	Amount loaned.
Pullman Palace Car Co. stock.....	\$30,000 00	\$34,000 00	
Morris and Essex Railroad bonds...	38,000 00	38,060 00	\$100,000 00
Metropolitan Elevated R. R. bonds.....	10,000 00	10,800 00	
United Railroads of N. J. stock.....	100,000 00	126,000 00	100,000 00
Chic., Mil. & St. Paul pref. R. R. stk.	105,000 00	107,625 00	
American Express Co. stock.....	10,000 00	8,000 00	100,000 00
American Cable Tel. Co. stock.....	10,000 00	5,275 00	
New York and Har. pref. R. R. stk.	10,000 00	20,000 00	
Michigan Central R. R. bonds.....	100,000 00	100,000 00	100,000 00
Third Ave. N. Y. Horse R. R. bds..	2,000 00	2,200 00	
Pullman Palace Car Co.'s stock....	100,000 00	105,000 00	80,000 00
Chic., Mil. and St. P. pref. R. R. stk.	30,000 00	30,750 00	
Chic., Mil. and St. P. com. R. R. stk.	20,000 00	14,200 00	50,000 00
Western Union Tel. Co.'s stock....	20,000 00	18,200 00	
Chicago, R. I. and Pacific R. R. st'k.	40,000 00	42,000 00	
Illinois Central R. R. stock.....	10,000 00	11,700 00	
Chic., Mil. and St. P. pref. R. R. stk.	10,000 00	10,250 00	
American Cable Tel. Co.'s stock....	60,000 00	31,650 00	100,000 00
Equitable Gas Company's stock.....	20,000 00	18,000 00	
Morris and Essex R. R. bonds.....	20,000 00	24,400 00	
W. Shore & Ont. Terminal Co's bds.	875,000 00	612,500 00	525,000 00
<b>Total amounts.....</b>	<b>\$7,594,000 00</b>	<b>\$8,278,305 00</b>	<b>\$4,890,000 00</b>

\$6,890,000 00

Loans made in cash to policyholders on the company's policies....

310,336 94

Premium notes and loans on policies in force.....

4,186,977 45

*Stocks, Bonds, etc., owned by the Company.*

	Ledger value.	Market value.
United States bonds.....	\$310,000 00	\$210,000 00
Essex County, N. J., bonds.....	1,348,500 00	1,668,800 00
Union County, N. J., bonds.....	85,000 00	87,450 00
Buchanan County, Mo., bonds.....	494,400 00	494,400 00
Woodbury County, Iowa, bonds.....	115,000 00	115,000 00
Randolph County, Ind., bonds.....	24,000 00	24,500 00
Tippacanoe County, Ind., bonds.....	35,000 00	35,000 00
City of Toledo, Ohio, bonds.....	173,000 00	212,790 00
City of Lafayette, Ind., bonds.....	160,000 00	198,400 00
City of Erie, Penn., bonds.....	152,000 00	173,280 00
City of Sandusky, Ohio, bonds.....	100,000 00	110,000 00
City of Cleveland, Ohio, bonds.....	400,000 00	458,000 00
City of South Bend, Ind., bonds.....	153,000 00	153,000 00
City of Springfield, Ill., bonds.....	114,800 00	114,800 00
City of Saginaw, Mich., bonds.....	100,000 00	100,000 00
City of Newark, N. J., bonds.....	2,475,000 00	2,784,000 00
City of Newark, N. J., bonds.....	90,000 00	90,000 00
City of Orange, N. J., bonds.....	60,000 00	73,900 00
City of New Brunswick, N. J., bonds.....	14,000 00	15,130 00
City of Elizabeth, N. J., bonds.....	941,187 52	470,588 78
City of Rahway, N. J., bonds.....	49,401 33	37,051 00
Township of Montclair, N. J., bonds.....	325,000 00	325,000 00
Township of Milburn, N. J., bonds.....	800 00	828 00
Township of West Orange, N. J., bonds.....	125,500 00	170,100 00
Temporary Tax Loan, Elizabeth, N. J., bonds.....	45,000 00	45,000 00
First Mortgage Newark and New York Railroad (full issue, \$500,000) bonds.....	573,000 00	607,380 00
Lehigh and Wilkesbarre Coal Co. Mortgage bonds..	100,000 00	100,000 00
Receiver's Certif. Cent. R. R. of N. J. (first liens)..	800,000 00	800,000 00

Deduct for depreciation on Elizabeth bds. (50 p. ct.),

\$9,253,588 85

\$9,665,892 76

Total (carried out at ledger value).....

\$8,812,995 09

\$8,665,892 76

8,812,995 00

Cash in office, \$148,959.40; in bank, \$1,330,197.86; total.....

1,479,156 76

Agents' ledger balances and cash obligations.....

7,923 12

Total net or invested assets, as per balance..... \$36,971,121 51

## IV. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....	219,341 20
Bonds and stocks owned.....	200,570 43
Collateral loans.....	8,534 26
Premium notes, loans or liens.....	113,766 88
Market value of bonds and stocks over ledger value.....	853,897 61

Gross premiums due and unreported on policies in force.....	\$79,395 53
Gross deferred premiums on policies in force.....	233,073 68
<b>Total.....</b>	<b>\$311,359 21</b>
Deduct average loading (30 per cent).....	62,371 84
<b>Net amount of uncollected and deferred premiums.....</b>	<b>\$249,087 37</b>
<b>Total of invested and other assets.....</b>	<b>\$38,615,319 32</b>
Deduct items not admitted.....	7,923 12
<b>Total admitted assets.....</b>	<b>\$38,607,396 20</b>

*Items not admitted:*

Agents' balances and cash obligations.....	<u>\$7,923 12</u>
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## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New Jersey State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$32,776,184 00
Death losses and matured endowments not due.....	\$183,933 77	
Death losses and other policy claims resisted.....	49,400 00	
<b>Total policy claims.....</b>	<b>233,358 77</b>	
Dividends or surplus, or other description of profits due policyholders.....	176,805 40	
All other liabilities, viz.: Premiums paid in advance.....	8,010 58	
<b>Liabilities on policyholders' account.....</b>	<b>\$38,193,803 70</b>	
Gross surplus on policyholders' account....	5,413,592 50	
<b>Total liabilities.....</b>	<b>\$38,607,396 20</b>	

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$4,023,434 94
Premium notes, loans or liens received during 1884.....	416,170 12
<b>Total.....</b>	<b>\$4,439,595 06</b>
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$108,700 15
Purchase of surrendered policies and canceled by lapse.....	180,114 80
Payment of dividends to policyholders.....	24,653 24
Redeemed by maker in cash.....	41,130 48
<b>Total reduction of premium note account.....</b>	<b>302,617 61</b>
<b>Balance of note assets December 31, 1884....</b>	<b>\$4,136,977 45</b>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions.*

	Number.	Amount.
Whole life policies.....	41,731	\$115,091,748
Endowment policies.....	5,892	13,884,920
All other policies.....	1,565	4,872,100

*New policies issued during the year:*

Whole life policies.....	2,484	6,641,005
Endowment policies.....	1,910	4,732,792
All other policies.....	841	2,182,000

*Old policies revised during the year:*

Whole life policies.....	23	51,160
Endowment policies.....	5	19,200

*Old policies increased in amount :*

	Number.	Amount.
Whole life policies.....	8	\$11,587
Endowment policies.....	13	35,584

*Additions by dividends during the year :*

Whole life policies.....	-	8,495
Endowment policies.....		7,581

Total number and amount.....	54,456	\$146,977,133
Deduct policies decreased and ceased to be in force ....	4,095	11,133,609

Total policies in force at the end of the year .....	50,361	\$135,843,543
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	41,507	\$113,991,923
Endowment policies.....	6,860	16,384,470
All other policies .....	1,994	5,467,150

Total policies in force at the end of the year .....	50,361	\$135,843,543
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*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	708	\$2,130,255
By maturity (endowments).....	104	196,589
By expiry (term).....	324	816,500
By surrender ... ..	1,651	4,763,865
By lapse. ....	849	2,108,700
Not taken .....	459	1,117,750
Totals .....	4,095	\$11,133,609

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	8,067	\$24,580,755
Policies issued during 1884 .....	593	1,620,138

Total.....	8,660	\$26,200,893
Deduct policies ceased to be in force during 1884.....	649	1,988,173

Policies in force in New York December 31, 1884..	8,011	\$24,212,720
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	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	....	\$85,575
Losses and claims incurred during 1884.....	....	555,140

Total.....	....	\$640,715
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	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	....	\$578,772

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses.....		\$532,583 73
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## NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

[Incorporated November 18 1848; commenced business February 1, 1850.]

CHARLES DEWEY, *President.*GEORGE W. REED, *Secretary.*

## I. INCOME DURING 1884.

Total premium income .....	\$506,185 81
Interest on:	
Mortgage loans .....	58,507 09
Bonds and dividends on stock .....	85,002 19
Premium notes, loans or liens .....	8,456 42
Other debts due the company .....	7,050 72
Discount on claims paid in advance .....	448 38
Rents from company's property .....	8,242 87
Total income during the year .....	\$668,892 98
Balance of net or ledger assets December 31, 1883 .....	2,801,598 87
Total .....	\$3,470,491 80

## II. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$158,605 89
Matured endowments and additions .....	16,500 00
Total amount actually paid for losses and endowments .....	\$175,105 39
Annuity payments .....	4,996 57
Surrendered policies .....	68,426 59
Dividends to policyholders .....	56,675 95
Premium notes and loans voided by lapse of policies .....	607 62
(Total paid policyholders .....	\$305,812.12)
Commissions to agents .....	78,081 18
Salaries and traveling expenses of agents .....	7,820 00
Medical examiners' fees .....	8,465 44
Salaries and other compensation of offices and other office employees, Taxes in State where organized, \$4,777.89; taxes, licenses, fines and fees in other States, \$4,808.49; total .....	9,586 38
Rent .....	8,565 97
Paid for furniture and fixtures and safes for home and agency offices .....	870 00
Advertising and printing .....	3,45 59
All other items, viz.: Postage and expressage, \$1,694.55; office charges, \$5,638.51; traveling expenses, \$1,443.23; total .....	8,771 29
(Total miscellaneous expenses .....	\$126,955.82)
Disbursements during the year, deducted from above total .....	\$482,767 94
Balance December 31, 1884 .....	\$3,087,723 86

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value .....	\$208,893 55
Loans secured by mortgages on real estate, first liens .....	1,029,616 79

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$3,000 00	\$3,330 00	\$3,000 00
Nat. Bank of Rutland, Vt., stock.....	15,000 00	15,000 00	15,000 00
Lane Manuf. Co., Montpel'r, Vt., stk.	64,100 00	80,125 00	83,940 00
National Car Company, stock.....	8,000 00	6,400 00	5,000 00
Vil. of St. Albans, Vt., Water bonds,	-1,100 00	1,100 00	1,100 00
Total amounts.....	<u>\$91,300 00</u>	<u>\$106,015 00</u>	<u>\$58,040 00</u>

\$58,040 00

Loans made in cash to policyholders on the company's policies....

50,865 55

Premium notes and loans on policies in force .....

23,131 77

*Stocks, Bonds, etc., owned by the Company:*

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$350,633 30
State of Maine bonds.....	1,000 00	1,000 00
State of New Hampshire bonds.....	11,000 00	11,000 00
State of Missouri bonds.....	11,000 00	11,000 00
State of Nebraska bonds.....	47,378 08	47,378 08
City of Boston, Mass., bonds.....	10,000 00	10,000 00
City of Lawrence, Mass., bonds.....	20,000 00	20,000 00
City of Worcester, Mass., bonds.....	20,000 00	20,000 00
City of Fitchburg, Mass., bonds.....	60,000 00	60,000 00
City of Chelsea, Mass., bonds.....	61,000 00	61,000 00
City of Beverly, Mass., bonds.....	25,000 00	25,000 00
City of Burlington, Vt., bonds.....	85,000 00	85,000 00
City of Buffalo, N. Y., bonds.....	10,000 00	1,000 00
City of Minneapolis, Minn., bonds.....	47,000 00	47,000 00
City of Stillwater, Minn., bonds.....	41,000 00	41,000 00
City of St. Cloud, Minn., bonds.....	10,000 00	10,000 00
City of Indianapolis, Ind., bonds.....	25,000 00	25,000 00
City of Springfield, Ill., bonds.....	18,200 00	18,200 00
City of Canton, Ill., bonds.....	13,000 00	13,000 00
City of Crystal Lake, Ill., bonds.....	5,000 00	5,000 00
City of Fond du Lac, Wis., bonds.....	20,000 00	20,000 00
City of Appleton, Wis., bonds.....	12,000 00	12,000 00
City of Burlington, Ia., bonds.....	25,000 00	25,000 00
City of Clinton, Ia., bonds.....	5,000 00	5,000 00
City of Council Bluffs, Ia., bonds.....	20,000 00	20,000 00
City of Niles, Mich., bonds.....	17,500 00	17,500 00
City of E. Saginaw, Mich., bonds.....	25,000 00	25,000 00
City of Omaha, Neb., bonds.....	20,000 00	20,000 00
City of Meriden, Conn., bonds.....	42,000 00	42,000 00
City of Piqua, O., bonds.....	10,000 00	10,000 00
City of St. Louis, Mo., bonds.....	11,000 00	11,000 00
County of St. Louis, Mo., bonds.....	22,000 00	22,000 00
County of Cook, Ill., bonds.....	5,000 00	5,000 00
County of Peoria, Ill., bonds.....	9,000 00	9,000 00
Town of Arlington, Vt., bonds.....	15,000 00	15,000 00
Town of Brandon, Vt., bonds.....	21,500 00	21,500 00
Town of Bakersfield, Vt., bonds.....	6,000 00	6,000 00
Town of Essex, Vt., bonds.....	15,000 00	15,000 00
Town of Fairfax, Vt., bonds.....	1,100 00	1,100 00
Town of Highgate, Vt., bonds.....	25,000 00	25,000 00
Town of Hyde Park, Vt., bonds.....	45,000 00	45,000 00
Town of Jericho, Vt., bonds.....	15,000 00	15,000 00
Town of Jamaica, Vt., bonds.....	4,000 00	4,000 00
Town of Jay, Vt., bonds.....	7,000 00	7,000 00
Town of Montpelier, Vt., bonds.....	51,800 00	51,800 00
Town of St. Albans, Vt., bonds.....	3,000 00	3,000 00
Town of Scituate, Mass., bonds.....	6,500 00	6,500 00
Town of St. Johnsbury, Vt., bonds.....	25,000 00	25,000 00
Town of Swanton, Vt., bonds.....	5,000 00	5,000 00
Town of Sheldon, Vt., bonds.....	5,000 00	5,000 00
Town of Underhill, Vt., bonds.....	17,000 00	17,000 00
Town of Williston, Vt., bonds.....	2,400 00	2,400 00
Town of Wolcott, Vt., bonds.....	15,000 00	15,000 00
Village of St. Albans, Vt., bonds.....	55,000 00	55,000 00
School District No. 37, Douglas Co., Neb., bonds.....	5,000 00	5,000 00
School District No. 39, Saunders Co., Neb., bonds.....	7,550 00	7,550 00
Vermont Marble Co. (mortgaged bonds).....	20,000 00	20,000 00
First Nat. Bank stock, Montpelier.....	25,000 00	22,500 00
Montpelier Nat. Bank stock, Montpelier.....	2,400 00	4,590 00
Total (carried out at par value).....	<u>\$1,520,238 03</u>	<u>\$1,572,560 53</u>

1,520,238 03

Cash in office, \$34,482.03; in bank, \$107,868.42; total .....

142,350 44

Agents ledger balances.....

4,657 73

Total net or invested assets, as per balance.....

\$3,067,738 35

## IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		\$29,618 08
Bonds and stocks owned.....		14,158 80
Collateral loans.....		2,569 17
Premium notes, loans or liens.....		2,260 88
Market value of bonds and stocks over par.....		58,352 50
Gross premiums due and unreported on policies in force.....	\$849 77	
Gross deferred premiums on policies in force.....	54,305 08	
Total.....	\$54,854 80	
Deduct average loading (25 per cent).....	13,718 70	
Net amount of uncollected and deferred premiums.....		41,141 10
Total of invested and other assets.....		\$3,185,819 99
Deduct items not admitted.....		4,657 78
Total admitted assets.....		\$3,181,162 26
<i>Items not admitted:</i>		
Agents' balances.....	\$4,657 78	

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$2,106,787 00
Death losses due and unpaid.....	\$3,000 00	
Death losses and matured endowments not due.....	20,000 00	
Death losses and other policy claims resisted.....	10,000 00	
Total policy claims.....		33,000 00
Dividends or surplus or other description of profits due policyholders.....		29,206 44
Premiums paid in advance.....		4,835 19
Extra reserve on life rate endowment policies.....		165,000 00
Liabilities on policyholders' account.....		\$2,838,778 68
Gross surplus on policyholders' account.....		842,388 68
Total liabilities.....		\$3,181,162 26

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$20,074 10	
Premium notes, loans or liens received during 1884.....	5,730 96	
Total.....		\$26,405 06
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$335 96	
Purchase of surrendered policies and canceled by lapse.....	607 63	
Payment of dividends to policyholders.....	210 59	
Redeemed by maker in cash.....	2,139 12	
Total reduction of premium note account.....		3,273 29
Balance of note assets December 31, 1884.....		\$23,131 77

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	3,766	\$3,023,757
Endowment policies.....	3,478	4,059,968
All other policies.....	11	39,000



*New policies issued during the year :*

	Number.	Amount.
Whole life policies .....	276	\$845,000
Endowment policies .....	2,648	2,820,540
All other policies .....	3	5,000

*Old policies revised during the year :*

Whole life policies .....	4	3,300
Endowment policies .....	8	8,000

*Additions by dividends during the year :*

Whole life policies .....	.....	1,905
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Total number and amount .....	10,188	\$15,805,330
Deduct policies decreased and ceased to be in force .....	1,271	1,698,569

Total policies in force at the end of the year .....	8,917	\$14,106,761
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	8,796	\$8,262,707
Endowment policies .....	5,115	5,821,554
All other policies .....	6	22,500

Total policies in force at the end of the year .....	8,917	\$14,106,761
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*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	71	\$158,605
By maturity (endowments) .....	5	16,500
By expiry (term) .....	12	40,500
By surrender .....	341	494,939
By lapse .....	230	261,500
By change and decrease .....	18	71,750
Not taken .....	609	654,775

Totals .....	1,271	\$1,698,569
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## VIII. BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York :*

	Number.	Amount.
Policies in force December 31, 1883 .....	1,093	\$1,859,960
Policies issued during 1884 .....	370	423,500

Total .....	1,408	\$2,283,460
Deduct policies ceased to be in force during 1884 .....	238	363,610

Policies in force in New York December 31, 1884 ..	1,165	\$1,919,850
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	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	1	\$1,000
Losses and claims incurred during 1884 .....	15	60,000

Total .....	16	\$61,000
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	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	13	\$57,500

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....		\$60,440 40
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# NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 1, 1835; commenced business December 1, 1843.]

BENJAMIN F. STEVENS, *President*.

JOSEPH M. GIBBENS, *Secretary*.

## I. INCOME DURING 1884.

New premiums, without deductions.....	\$247,458 10
Renewal premiums.....	1,758,199 88
<b>Total premium income.....</b>	<b>\$2,008,657 48</b>
<b>Interest on:</b>	
Mortgage loans.....	105,829 68
Bonds and dividends on stock.....	472,964 68
Premium notes, loans or liens.....	79,791 58
Other debts due the company.....	105,010 78
Rents from company's property.....	60,828 94
Balance profit and loss account.....	88,568 65
<b>Total income during the year.....</b>	<b>\$2,866,646 59</b>
Balance of net or ledger assets December 31, 1883.....	15,225,760 56
<b>Total.....</b>	<b>\$18,092,407 15</b>

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$1,075,320 00
Matured endowments and additions.....	812,627 00
<b>Total amount actually paid for losses and endowments.....</b>	<b>\$1,888,947 00</b>
Surrendered policies.....	192,809 50
Distribution to policyholders.....	585,525 71
Premium notes and loans voided by lapse of policies.....	59,619 88
(Total paid policyholders.....)	(\$2,176,901.54)
Commissions to agents, new, \$78,543.86; renewal, \$67,792.67; total,	141,836 58
Medical examiners' fees.....	10,158 90
Salaries and other compensation of officers and other office employees.....	82,746 82
Taxes in State where organized and taxes, licenses, fines and fees in other States.....	34,555 91
Interest.....	11,123 88
Advertising.....	20,622 92
All other items, viz.: Printing, stationery, home office and agency expenses.....	105,806 00
(Total miscellaneous expenses.....)	(\$405,849.46)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$2,582,751 00</b>
<b>Balance December 31, 1884.....</b>	<b>\$15,509,656 15</b>

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,291,778 79
Loans secured by mortgages on real estate, first liens.....	2,339,848 00

## Collateral Loans.

	Par value.	Market value.	Amount loaned.
Worcester National Bank stock ....	\$15,000 00	\$18,750 00	\$15,000 00
Huntington Ave. Land certificates,	43,000 00	46,000 00	40,321 57
United States bonds.....	1,000 00	1,220 00	1,000 00
National Bank, of Boston, stock....	30,000 00	26,500 00	30,000 00
Policy of Life Insurance, No. 83355,	10,000 00	5,044 00	
Atch., Top. & S. Fe R. R. Co. stock,	75,000 00	58,081 25	33,731 25
Freeman's National Bank stock....	1,300 00	1,296 00	1,000 00
Atch., Top. & S. Fe R. R. Co. bds..	10,000 00	11,800 00	10,000 00
Huntington Ave. Land certificates,	9,000 00	7,000 00	5,750 00
Huntington Ave. Land certificates,	31,500 00	34,500 00	20,055 00
Iowa R. R. Land Company stock....	35,000 00	13,600 00	
Union Pacific Railroad Co. stock....	30,000 00	18,800 00	
Atch., Col. & Pac. R. R. Co. bonds,	60,000 00	50,400 00	100,000 00
Chic. & Northw. R. R. Co. stock....	50,000 00	43,000 00	
Nat. Bank of Commerce stock .....	15,000 00	17,100 00	25,000 00
Continental Nat. Bank stock.....	20,000 00	21,400 00	
Chic., Bur. & Quincy R. R. Co. stock,	15,300 00	17,443 00	25,000 00
Fitchburg Railroad Company stock,	10,000 00	11,400 00	
Chic., Bur. & Quincy R. R. Co. stock,	10,000 00	11,475 00	10,000 00
United States bond.....	1,000 00	1,120 00	900 00
Atch., Top. & S. Fe R. R. Co. stock,	15,000 00	11,606 25	
Kan. City, Spgr'd & Mem. R. R. bds.	2,000 00	2,020 00	10,000 00
Mexican Central Railroad bonds....	1,000 00	447 50	
Fifty Associates stock .....	6,000 00	6,245 00	5,000 00
Eastern Railroad Co. bonds .....	5,000 00	5,750 00	
Atch., Top. & S. Fe R. R. Co. bds.	2,000 00	2,360 00	
Old Colony Railroad Co. bonds .....	2,000 00	2,340 00	
Chic., Burl. & Quincy R. R. Co. bds.	2,000 00	2,295 00	20,000 00
Chicago City bonds .....	2,000 00	2,486 00	
Cincinnati City bonds .....	2,000 00	2,530 00	
Jack., Lans. & Sag. R. R. Co. bonds	5,000 00	5,650 00	
Nat. Bank of Commonwealth, stock,	8,000 00	9,300 00	
American Loan and Trust Co. stock,	6,000 00	4,575 00	12,000 00
Iowa F. & Sioux City R. R. Co. bds.	1,000 00	1,200 00	1,000 00
United States bonds .....	2,000 00	2,440 00	2,000 00
Union Pacific Railroad Co. bonds ..	30,000 00	34,300 00	30,000 00
Glendon Iron Co. stock.....	11,500 00	15,180 00	12,000 00
United States bonds .....	30,000 00	36,600 00	32,000 00
Continental National Bank stock ..	25,000 00	26,750 00	25,000 00
Third Nat. Bank of Boston stock....	9,000 00	7,650 00	6,000 00
Norw. & Worcester R. R. Co. stock,	15,000 00	25,200 00	15,000 00
Union Pacific Railroad Co. stock....	210,000 00	96,600 00	
Oregon Short Line R. R. Co. bonds,	43,000 00	37,410 00	
Sioux City & Pacific R. R. Co. bds.	10,000 00	10,225 00	125,000 00
Un. Stock Y'ds & Transit Co. stock,	50,000 00	55,000 00	
Chic. & Northwestern R. R. Co. st'k,	50,000 00	43,000 00	
Ogdensburgh & Lk. C. R. R. bond..	1,000 00	1,010 00	
Massachusetts State bonds.....	1,000 00	1,187 50	
Cincinnati bonds.....	2,000 00	2,530 00	
Old Colony Railroad Co. bonds .....	2,000 00	2,340 00	
Massachusetts bonds .....	2,000 00	2,375 00	
Metropolitan Railroad Co. bonds....	2,000 00	2,280 00	50,000 00
Boettin and Lowell R. R. Co. bonds,	8,000 00	8,560 00	
City of Boston bonds .....	26,000 00	30,680 00	
Boston and Albany R. R. Co. bonds,	2,000 00	2,380 00	
Chic., Bur. & Quincy R. R. Co. bds	1,000 00	880 00	
City of Portland bonds .....	3,000 00	3,450 00	
Boston Currency Loan .....	5,000 00	5,900 00	5,000 00
Atch., Top. & Santa Fe R. R. Co. st'k	10,000 00	7,737 50	6,000 00
South Pac. R. R. Co. of Mo. bonds,	15,000 00	15,525 00	20,000 00
Bur. and Mo. River in Neb. bonds,	20,000 00	17,250 00	
Pueblo & Arkan. Valley R. R. bds.	10,000 00	11,900 00	12,000 00
Union Pacific R. R. Co. bonds.....	8,000 00	9,130 00	
Fitchburg Gas Co. stock .....	10,000 00	12,000 00	5,000 00
Glendon Iron Co. stock .....	8,500 00	11,230 00	50,000 00
Ottawa and Bur. R. R. Co. bonds ..	45,000 00	47,700 00	
Glendon Iron Co. stock .....	5,450 00	7,194 00	5,000 00
Atch., Top. & Santa Fe R. R. Co. st'k	15,000 00	11,681 25	
Kansas City, Springfield and Mem-			
phis Railroad Co. bonds.....	2,000 00	2,030 00	10,000 00
Mexican Central R. R. Co. bonds....	1,000 00	447 50	
New York and N. E. R. R. Co. bds.	50,000 00	52,000 00	
Rensselaer & Sara. R. R. Co. stock,	75,000 00	107,250 00	150,000 00
Norwich and Wor. R. R. Co. stock,	25,000 00	43,000 00	
Ware River Railroad Co. stock.....	7,500 00	10,500 00	
Norwich and Wor. R. R. Co. stock,	5,800 00	8,744 00	
New Lon. & Northern R. R. Co. st'k,	10,000 00	11,000 00	20,000 00
Boston and Albany R. R. Co. stock,	10,000 00	16,950 00	
Chic., Bur. & Quincy R. R. Co. st'k	20,000 00	22,960 00	
Atch., Top. & Santa Fe R. R. Co. st'k	15,000 00	11,681 25	20,000 00
Sonora R'y Co. (Limited) bonds....	10,000 00	2,700 00	

	Par value.	Market value.	Amount loaned.
Maine Central R. R. Co. bonds.....	\$375,000 00	\$355,781 25	\$300,000 00
Maine Shore Line R. R. Co. bonds.....	300,000 00	285,000 00	
American Bell Telephone stock.....	8,000 00	7,500 00	3,300 00
N.Y. Cent. & Hud. R. R. Co. stk.....	10,000 00	8,600 00	7,500 00
Atch., Col. & Pac. R. R. Co. bonds.....	40,000 00	38,600 00	100,000 00
Chl. & Northw'n R. R. com. stock.....	110,000 00	92,400 00	
Fremont Elkhorn and Missouri Valley R. R. Co. bonds.....	25,000 00	27,000 00	25,000 00
Kansas City Stock Yards Co. stock.....	30,000 00	42,000 00	31,000 00
Atchison, Topeka and Santa Fe R. R. Co. (Dutch Stamp) bonds.....	223,000 00	264,180 00	
Atchison, Topeka and Santa Fe R. R. Co. (Dutch Stamp) bonds.....	4,000 00	4,780 00	243,000 00
Union Pacific R. R. Co. bonds.....	117,000 00	129,870 00	
Chl., Burl. and Quincy R. R. Co. stk.....	55,000 00	63,112 50	50,000 00
City of New York bonds.....	10,000 00	12,000 00	
Cook County, Ill., bonds.....	16,000 00	16,000 00	
Cook County, Ill., bonds.....	500 00	500 00	
Cambridge bonds.....	12,000 00	15,360 00	
Cincinnati bonds.....	3,000 00	3,780 00	65,500 00
Cincinnati bonds.....	5,000 00	6,200 00	
Chicago bonds.....	1,000 00	1,240 00	
Pennsylvania Co. bonds.....	8,000 00	7,780 00	
Eastern R. R. Co. bonds.....	10,000 00	11,500 00	
Union Pacific R. R. Co. bonds.....	10,000 00	11,100 00	10,000 00
Freeman's National Bank stock.....	300 00	324 00	300 00
Eastern R. R. Co. bonds.....	53,000 00	53,800 00	90,000 00
Eastern R. R. Co. bonds.....	43,000 00	48,450 00	
Union Pac. R. R. sinking fund b'ds.....	300,000 00	238,000 00	300,000 00
Pullman's Palace Car Co. bonds.....	1,000 00	1,140 00	900 00
Chl., Burl. & Quincy R. R. Co. stk.....	10,000 00	11,475 00	10,000 00
Total amounts.....	\$3,121,450 00	\$3,109,597 75	\$2,298,187 88

\$2,298,187 88

Loans made in cash to policyholders on the company's policies.... 8,700 00  
 Premium notes and loans on policies in force ... 1,184,915 97

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds.....	\$1,042,000 00	\$1,190,240 00
Atlantic National Bank stock.....	7,101 00	10,899 00
Bay State National Bank stock.....	7,500 00	9,000 00
Boston National Bank stock.....	23,800 00	23,045 25
Continental National Bank stock.....	10,000 00	10,700 00
First National Bank of Cambridge stock.....	5,000 00	8,000 00
Massachusetts National Bank stock.....	5,250 00	5,268 12
Merchants' National Bank stock.....	9,100 00	12,262 25
National City Bank of Lynn stock.....	10,716 67	18,190 00
National Revere Bank stock.....	16,000 00	18,000 00
Hide and Leather National Bank stock.....	16,000 00	16,250 00
National Eagle Bank stock.....	24,000 00	26,460 00
Tremont National Bank stock.....	21,951 25	22,640 00
National Webster Bank stock.....	20,000 00	22,000 00
Boston Safe Deposit and Trust Company stock.....	27,500 00	46,875 00
Merchandise National Bank stock.....	25,000 00	24,000 00
State National Bank stock.....	10,273 10	14,190 00
Third National Bank stock.....	10,000 00	8,500 00
Globe National Bank stock.....	10,000 00	9,550 00
Boston and Albany Railroad Company stock.....	81,800 00	123,651 00
Boston and Providence Railroad Company stock.....	29,250 00	50,250 00
Chicago, Burlington and Quincy R. R. Co. stock.....	127,732 77	146,650 50
Connecticut and Passumpsic Railroad Co. stock.....	26,000 00	61,600 00
Fitchburg Railroad Company stock.....	14,723 00	17,100 00
New York, New Haven & Hartford R. R. Co. stock.....	15,000 00	26,250 00
Norwich and Worcester Railroad Company stock.....	24,925 25	142,800 00
Northern Railroad Company stock.....	10,000 00	11,100 00
Connecticut River Railroad Company stock.....	20,000 00	22,000 00
Chicago and Alton Railroad Company stock.....	26,600 00	24,042 00
Eastern Railroad Co. of New Hampshire stock.....	3,150 00	9,450 00
Portland, Saco and Portsmouth R. R. Co. stock.....	20,000 00	22,200 00
Eastern Railroad Company bonds.....	273,000 00	316,250 00
Philadelphia, Wil. and Baltimore R. R. Co. bonds.....	193,871 67	215,860 00
Michigan Central Railroad Company bonds.....	73,000 00	80,200 00
Boston, Concord and Montreal R. R. Co. bonds.....	500,000 00	562,500 00
Chicago, Burlington and Quincy R. R. Co. bonds.....	223,877 50	210,880 00
Worcester and Nashua Railroad Company bonds.....	75,000 00	75,750 00
New Haven and Derby Railroad Company bonds.....	14,250 00	17,250 00
Nashua and Rochester Railroad Company bonds.....	116,191 66	126,250 00
Albany City loan.....	23,256 00	27,600 00
Boston City loan.....	207,726 12	253,410 00

	Cost value.	Market value.
Boston Water loan.....	\$293,000 00	\$294,800 00
Boston Sterling loan.....	190,000 00	205,200 00
Chicago Sewage Water loan.....	70,350 00	83,500 00
New Hampshire State loan.....	28,000 00	31,200 00
Hartford City loan.....	160,000 00	116,000 00
Chelsea City loan.....	208,504 17	248,040 00
Lawrence City loan.....	186,210 88	219,250 00
Lynn City loan.....	285,000 00	263,190 00
Massachusetts State loan.....	98,173 85	117,183 50
Rhode Island State loan.....	50,000 00	58,500 00
Cincinnati City loan.....	95,000 00	116,300 00
Beverly City loan.....	70,000 00	72,100 00
Worcester Water loan.....	110,000 00	125,300 00
Lowell City loan.....	56,533 23	63,840 00
Brookline City loan.....	261,600 00	293,550 00
Fitchburg City loan.....	125,485 17	157,250 00
Springfield City Water loan.....	128,000 00	173,890 00
Providence City loan.....	146,403 06	164,850 00
Norwich City loan.....	94,000 00	117,890 00
Moriden Water loan.....	100,000 00	111,000 00
Fall River City loan.....	203,000 00	229,880 00
Maine State loan.....	7,000 00	7,770 00
Holyoke City Funding loan.....	5,000 00	6,150 00
Newton Town loan.....	70,000 00	83,400 00
Haverhill Town loan.....	5,000 00	5,575 00
New York City bonds.....	300,000 00	300,000 00
New England Mortgage Security Co. bonds.....	100,000 00	108,000 00
New Bedford City bonds.....	10,000 00	11,400 00
Salem City Water loan.....	10,000 00	11,600 00
Taunton City loan.....	39,000 00	46,410 00
Norwalk Town loan.....	50,000 00	51,500 00
Lewiston City loan.....	100,000 00	107,000 00
Pawtucket Town loan.....	150,000 00	168,000 00
Massachusetts Loan and Trust Co. loan.....	200,000 00	200,000 00
Fifty Associates loan.....	140,000 00	140,000 00
Boston and Maine Railroad Co. loan.....	200,000 00	200,000 00
Boston, Concord and Montreal R. R. Co. loan.....	20,000 00	20,000 00
Boston Gas-Light Co. stock.....	27,500 00	40,975 00
Dwight Manufacturing Co. stock.....	5,000 00	2,875 00
Massachusetts Cotton Mills stock.....	5,000 00	5,375 00
Chamber of Commerce, Minneapolis, stock.....	97,500 00	100,000 00
Nicollett National Bank of Minneapolis stock.....	40,000 00	40,000 00
St. Paul Chamber of Commerce stock.....	48,750 00	50,000 00
Chicago and Eastern Illinois Railroad Co. stock.....	41,000 00	44,280 00
Fremont, Elkhorn and Mo. Valley R. R. Co. stock.....	50,000 00	54,250 00
Total (carried out at cost value).....	\$38,189,793 90	\$39,429,851 63
Cash in bank.....		\$8,189,793 90
Agents' ledger balances.....		258,547 33
		3,414 34
Total net or invested assets, as per balance.....		\$15,509,656 15

## IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	31,385 49
Bonds and stocks owned.....	23,626 11
Collateral loans.....	40,123 16
Premium notes, loans or liens.....	30,290 01
Rents due and accrued on company's property or lease.....	14,702 73
Market value of bonds and stocks over cost.....	1,240,067 72
Gross premiums due and unreported on policies in force.....	\$150,806 75
Deduct average loading (30 per cent).....	30,161 25
Net amount of uncollected and deferred premiums.....	120,645 40
Total of invested and other assets.....	\$17,080,486 75
Deduct items not admitted.....	58,549 05
Total admitted assets.....	\$17,026,977 70

## Items not admitted:

Twenty per cent of notes given for deferred premiums.....	\$50,084 71
Agents' balances.....	3,414 34
Total items not admitted.....	\$53,509 05

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$18,585,217 00
Death losses due and unpaid.....	\$64,472 00	
Matured endowments due and unpaid.....	27,570 00	
Total policy claims.....		92,042 00
Distribution or surplus, on other description of profits due policyholders.....		97,148 92
All other liabilities, viz.: Suspense account, \$5,355.....		5,355 00
Liabilities on policyholders' account.....		\$18,779,757 92
Gross surplus on policyholders' account.....		8,247,319 78
Total liabilities .....		<u>\$17,026,977 70</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$1,390,414 99	
Premium notes, loans or liens received during 1884.....	474,919 25	
Total.....		\$1,675,334 24
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$48,584 14	
Purchase of surrendered policies and canceled by lapse.....	59,610 35	
Payment of dividends to policyholders.....	46,978 10	
Redeemed by maker in cash.....	365,241 70	
Total reduction of premium note account .....		540,418 27
Balance of note assets December 31, 1884.....		<u>\$1,184,915 97</u>

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies .....	18,158	\$41,370,720
Endowment policies.....	5,655	14,984,845
All other policies .....	1,970	5,889,526
Reversionary additions .....	44	

*New policies issued during the year:*

Whole life policies .....	18	35,376
Endowment policies.....	2,059	5,942,496

*Old policies revived during the year:*

Whole life policies .....	87	289,200
Endowment policies.....	36	105,251
Policies increased in amount.....	8	21,000

*Old policies increased in amount:*

Whole life policies .....	1	1,000
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*Additions by dividends during the year:*

Reversionary additions .....	2	
Total number and amount.....	28,038	\$68,088,914
Deduct policies decreased and ceased to be in force.....	1,754	5,460,118
Total policies in force at the end of the year.....	<u>21,279</u>	<u>\$62,628,796</u>

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	12,496	\$38,884,110
Endowment policies .....	6,986	18,980,160
All other policies .....	1,761	4,764,536
Reversionary additions .....	46	.....
Total policies in force at the end of the year.....	21,279	\$62,628,796

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	278	\$973,816
By expiry (term).....	811	755,439
By surrender.....	259	853,493
By lapse.....	661	2,086,067
By change and decrease .....	11	191,303
Not taken .....	284	600,100
Totals .....	1,754	\$5,460,118

## VIII. BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	2,215	\$7,290,100
Policies issued during 1884 .....	75	297,000
Total .....	2,290	\$7,587,100
Deduct policies ceased to be in force during 1884.....	52	263,600
Policies in force in New York December 31, 1884...	2,238	\$7,321,500
Losses and claims unpaid December 31, 1883 .....	6	\$55,561
Losses and claims incurred during 1884.....	85	169,100
Total ....	41	\$224,661
Losses and claims on policies in New York paid during 1884.....	89	\$320,661
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$250,159.84; notes or credits, \$18,951.45; total..		\$264,110 79

# NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

MILWAUKEE, WIS.

[Incorporated March, 1857; commenced business November 25, 1858.]

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

## I. INCOME DURING 1884

New premiums, without deductions.....	\$745,798 55
Renewal premiums .....	2,630,983 53
<b>Total premium income.....</b>	<b>\$3,376,776 07</b>
<b>Interest on:</b>	
Mortgage loans .....	1,027,801 07
Bonds owned.....	53,923 99
Premium notes, loans or liens .....	105,303 54
Other debts due the company and interest on deposits and deferred premiums .....	49,123 45
Discount on claims paid in advance.....	3,509 04
Rents from company's property .....	35,908 91
Profit and loss account .....	3,535 58
<b>Total income during the year.....</b>	<b>\$4,655,881 65</b>
Balance of net or ledger assets December 31, 1883.....	20,389,448 34
<b>Total.....</b>	<b>\$25,045,329 99</b>

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$380,266 88
Matured endowments and additions.....	614,400 84
<b>Total amount actually paid for losses and endowments.....</b>	<b>\$1,474,667 72</b>
Surrendered policies.....	264,432 85
Dividends to policyholders.....	727,134 74
Premium notes and loans voided by lapse of policies.....	19,733 43
(Total paid policyholders .....	\$2,485,968.74)
Commissions to agents .....	380,110 57
Salaries and traveling expenses of agents .....	24,943 58
Medical examiners' fees, including salary of medical director .....	26,826 02
Salaries and other compensation of officers and other office employes, .....	114,313 69
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	59,732 30
Rent .....	4,549 07
Commuting commissions .....	9,807 84
Paid for furniture and fixtures and safes for home and agency offices .....	1,779 75
Advertising .....	8,261 12
All other items, viz.: Supplies, postage, telegraph, exchange, law and other expenses.....	123,917 61
(Total miscellaneous expenses .....	\$758,741.55)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$3,239,710 29</b>
<b>Balance December 31, 1884.....</b>	<b>\$21,805,619 70</b>

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,059,664 01
Loans secured by mortgages on real estate, first liens .....	17,376,080 54
Premium notes and loans on policies in force.....	1,266,687 91



*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$115,000 00	\$143,863 50
Missouri State bonds.....	47,000 00	51,270 00
Kansas City, Mo., bonds.....	125,000 00	146,800 00
St. Louis City, Mo., bonds.....	98,000 00	103,798 33
Covington City, Ky., bonds.....	130,000 00	138,500 00
Green Bay City, Wis., bonds.....	5,600 00	5,703 66
Sheboygan City, Wis., bonds.....	78,625 00	76,530 41
Beloit City, Wis., bonds.....	71,500 00	76,823 76
Beloit Town, Wis., bonds.....	6,000 00	6,500 00
Springfield City, Ill., bonds.....	12,700 00	12,911 66
Oshkosh City, Wis., bonds.....	37,900 00	39,637 08
Stevens' Point, Wis., bonds.....	2,000 00	2,113 83
Milwaukee City, Wis., bonds.....	2,000 00	2,195 00
Ellwood, Ill., bonds.....	27,000 00	27,708 76
Morrison, Ill., bonds.....	5,800 00	5,637 50
Chippewa, Wis., bonds.....	15,000 00	15,000 00
Carlinville, Ill., bonds.....	8,000 00	8,120 00

Total (carried out at par value)..... \$778,825 00      \$863,109 96

Cash in office, \$160,995.12; in bank, \$1,132,169.44; total ..... 1,293,164 56  
 Bills receivable ..... 4,395 38  
 Agents' ledger balances ..... 26,802 30

Total net or invested assets as per balance ..... \$21,805,619 70

## IV. OTHER ASSETS.

Interest due and accrued on:  
 Bonds and mortgages ..... 254,618 98  
 Premium notes, loans or liens..... 50,835 77  
 Market value of bonds and stocks over par..... 83,284 96  
 Gross premiums due and unreported on policies in force..... \$74,452 07  
 Gross deferred premiums on policies in force ..... 343,811 00  
 Total..... \$418,263 07  
 Deduct average loading (30 per cent)..... 53,637 53

Net amount of uncollected and deferred premiums..... 384,611 14

Total of invested and other assets ..... \$23,538,970 52  
 Deduct items not admitted..... 31,197 68

Total admitted assets..... \$23,497,773 84

*Items not admitted:*

Agents' balances ..... \$26,802 30  
 Bills receivable..... 4,395 38  
 Total items not admitted ..... \$31,197 68

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Wisconsin State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest..... \$17,249,537 00

Death losses and matured endowments not due..... \$191,519 56  
 Death losses and other policy claims resisted..... 78,500 00

Total policy claims ..... 270,019 56

Dividends or surplus, or other description of profits due policyholders..... 5,000 00

All other liabilities, viz.: Premiums paid in advance, \$3,438;  
 accrued commissions, \$4,000; claimable reserve for paid-up insurance, \$100,129.59; total..... 106,567 59

Liabilities on policyholders' account ..... \$17,631,114 15

Gross surplus on policyholders' account:

Exclusively belonging to Tontine policyholders..... 17,607 61  
 Belonging to other than Tontine policyholders..... 4,849,051 08

Total liabilities..... \$23,497,773 84

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883.....	\$1,888,086 41
Premium notes, loans or liens received during 1884.....	173,321 28

Total..... **\$1,560,887 64**

Deductions during the year as follows, viz.: Notes, loans or liens used in —

Payment of losses or claims.....	\$88,363 19
Purchase of surrendered policies and canceled by lapse.....	57,359 83
Payment of dividends to policyholders.....	136,900 25
Redeemed by maker in cash.....	21,976 46

Total reduction of premium note account..... **293,699 73**

Balance of note assets December 31, 1884..... **\$1,266,687 91**

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	82,392	\$67,045,831
Endowment policies.....	10,940	21,481,747
All other policies.....	469	8,555,515

*New policies issued during the year:*

Whole life policies.....	4,990	18,551,981
Endowment policies.....	1,694	8,840,858
All other policies.....	50	174,552

*Old policies revived during the year:*

Whole life policies.....	176	424,525
Endowment policies.....	98	173,850
All other policies.....	2	20,554

*Old policies increased in amount:*

Endowment policies.....	7	-----
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*Additions by dividends during the year:*

Whole life policies.....	-----	89,549
Endowment policies.....	-----	29,873
All other policies.....	-----	2,802,716

Total number and amount.....	50,818	\$118,141,045
Deduct policies decreased and ceased to be in force.....	4,865	14,347,068

Total policies in force at the end of the year..... **45,948** **\$98,798,982**

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	34,493	\$78,157,108
Endowment policies.....	11,003	22,055,824
All other policies.....	452	8,581,055

Total policies in force at the end of the year..... **45,948** **\$98,798,982**

*Policies which have ceased to be in force during the year, with the mode of their termination.*

	Number.	Amount.
Terminated by death.....	486	\$904,489
By maturity (endowments).....	417	685,401
By expiry (term).....	15	2,710,070
By surrender.....	617	1,292,679
By lapse.....	2,759	6,417,161
By change and decrease.....	2	868,738
Not taken.....	619	2,024,575

Totals..... **4,865** **\$14,847,068**

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	2,415	\$6,766,877
Policies issued during 1884.....	650	2,280,394
Total.....	8,065	\$9,047,681
Deduct policies ceased to be in force during 1884.....	307	1,006,859
Policies in force in New York December 31, 1884..	2,758	\$8,040,822
<hr/>		
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	10	\$34,044 90
Losses and claims incurred during 1884.....	42	149,191 00
Total.....	52	\$183,235 90
<hr/>		
	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	40	\$128,191 00
<hr/>		
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses:		
Cash, \$282,988.61; notes or credits, \$7,147.98; total.....		\$290,136 54

## PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 24, 1847; commenced business May 25, 1847.]

SAMUEL C. HUEY, *President.*HENRY C. BROWN, *Secretary.*

## I. INCOME DURING 1884.

New premiums, without deductions .....	\$340,229 15
Renewal premiums.....	1,306,986 84
Total.....	\$1,647,215 99
Deduct amount paid for reinsurance.....	4,902 48
Total premium income .....	\$1,642,313 54
Interest on:	
Mortgage loans.....	113,746 62
Bonds and dividends on stock.....	244,642 94
Premium notes, loans or liens.....	88,894 80
Other debts due the company.....	48,514 74
Discount on claims paid in advance; interest on general account..	1,835 27
Rents from company's property.....	36,091 61
Profits on bonds, stocks or real estate sold.....	14,193 30
Total income during the year .....	\$2,140,277 57
Balance of net or ledger assets December 31, 1883.....	8,416,379 44
Total.....	\$10,546,651 06

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$507,666 19	
Matured endowments and additions.....	41,533 00	
Total.....	\$549,199 19	
Deduct amount received for losses or claims on policies of this company reinsured.....	10,000 00	
Total amount actually paid for losses and endowments.....		\$539,199 19
Surrendered policies and return premiums.....		112,779 31
Dividends to policyholders.....		863,192 56
Premium notes and loans voided by lapse of policies.....		22,859 51
(Total paid policyholders.....)	\$1,037,520.56)	
Commissions to agents, new, \$62,207.96; renewal, \$58,803.76; total.....		116,011 72
Salaries and traveling expenses of agents.....		50,514 10
Medical examiners' fees.....		17,969 04
Salaries and other compensation of officers and other office employes.....		48,800 00
Taxes in State where organized, \$19,631.88; taxes, licenses, fines and fees in other States, \$24,666.13; total.....		44,298 01
Rent.....		12,405 89
Commuting commissions and agency charges.....		82,890 75
Paid for furniture and fixtures and safes for home and agency offices.....		789 36
Advertising, printing and supplies.....		17,838 55
All other items, viz: Law expenses, \$9,707.64; insurance, \$2,686.12; home office expenses, \$21,888.27; total.....		84,283 03
(Total miscellaneous expenses.....)	\$374,800.85)	
Disbursements during the year, deducted from above total....	\$1,412,320 91	
Balance December 31, 1884.....		\$9,184,830 14

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$880,637 69
Loans secured by mortgages on real estate and ground rents.....	2,185,063 17

## Collateral Loans.

	Market value.	Amount loaned.	
Continental Passenger Railway Company of Philadelphia note and stock.....	\$3,672 00	\$3,200 00	
City Water Company of Austin, Texas, bonds.....	1,050 00	585 00	
Shenandoah Iron, Lumber, Min. & Manuf. Co. bds.....	62,415 28	50,000 00	
Life Policy, \$30,000, with reserve of \$4,415 28.....			
County of Camden bonds.....			
Penn. and N. Y. Canal and R. R. Co. bonds.....	11,270 00	10,000 00	
Camden and Burlington Co., N. J., R. R. Co. bds.....			
Delaware and Bound Brook R. R. Co. bonds.....			
City Water Co of Austin, Texas, 1st mort. bonds.....	6,810 00	5,000 00	
City of St. Joseph, Mo., Funding bonds.....	1,000 00	700 00	
Phoenix Iron Company, 1st mortgage bonds.....			
Minneapolis and Duluth bonds.....	6,190 00	4,630 00	
Northern Cen. Railway Co. general mort. bonds.....			
City of St. Joseph, Mo., Funding bonds.....	500 00	350 00	
Spring Garden Insurance Co., Philadelphia, stock.....	65,000 00	50,000 00	
Fidelity Ins., Trust & Safe Dep. Co., Phila., stk.....	6,970 84	2,000 00	
Endowment Policy, \$3,000, with res., \$2,470.84, net.....			
Leavenworth City & Ft. Leavenworth Water Co. bds.....	99,987 50	70,000 00	
Leavenworth City & Ft. Leavenworth Water Co. stk.....			
City of St. Joseph, Mo., Funding bonds.....	1,500 00	1,000 00	
High Coal and Navigation Company, stock.....	58,000 00	50,000 00	
Centennial National Bank of Philadelphia, stock.....			
Hot Springs, Ark., Water Company bonds.....	25,000 00	13,717 73	
Total amounts.....	\$356,365 62	\$261,172 73	
Loans on mortgage collateral.....			261,172 73
Loans made in cash to policyholders on the company's policies.....			155,900 00
Premium notes and loans on policies in force.....			177,937 00
			617,363 84

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds .....	\$59,562 50	\$61,500 00
Pennsylvania Railroad registered bonds .....	100,150 00	131,410 00
Pennsylvania Railroad registered Navy Yard bonds .....	108,000 00	107,500 00
P. R. R. and P. W. B. R. R. Trust certificates .....	97,003 00	93,000 00
American Steamship Company bonds, guaranteed by P. R. R. Co. ....	26,000 00	26,125 00
Northern Central Railway Consol. Mortgage bonds .....	105,000 00	111,650 00
Northern Central Railway Sterling bonds .....	102,900 00	105,840 00
Northern Pennsylvania Railroad bonds .....	98,500 00	127,000 00
Stony Creek R. R. bonds, North Penn. Guarantee .....	49,000 00	57,500 00
Delaware and Bound Brook Railroad bonds .....	100,000 00	122,000 00
Philadelphia and Reading R. R. registered bonds .....	50,000 00	57,500 00
Phoenix Iron Company bonds, Guarantee .....	100,000 00	107,000 00
Susquehanna Canal Priority bonds .....	48,600 00	51,850 00
Lehigh Valley Railroad registered bonds .....	50,000 00	66,500 00
Lehigh Valley Railroad Gold bonds .....	33,440 00	33,980 00
Easton and Amboy R. R. reg'd bonds, Guarantee .....	100,000 00	108,000 00
Baltimore and Ohio Railroad bonds .....	105,000 00	114,000 00
Pittsburgh Junction Railroad Gold bonds .....	64,780 00	66,980 00
Oswego and Syracuse R. R. bonds, Del., Lack. and Western guarantee .....	98,750 00	97,500 00
Cincinnati, Ham. and Dayton R. R. bonds .....	103,750 00	108,000 00
Cincinnati, Ham. and Indianapolis bonds, guar. by Cin., Ham. and Dayton R. R. Co. ....	74,410 00	77,350 00
Dayton and Michigan R. R. con. bonds, guaranteed by Cin., Ham. and Dayton R. R. Co. ....	101,500 00	102,000 00
Illinois and St. Louis R. R. and Coal Co. bonds .....	100,000 00	110,000 00
Venice and Carondelet R'way bonds, Illinois and St. Louis guarantee .....	200,000 00	200,000 00
Jacksonville, South Eastern (Fla.) R'way Co. gold bds .....	45,000 00	46,500 00
Minneapolis and St. Louis R. R. gold bonds .....	102,833 75	113,000 00
Minneapolis and Duluth R. R. gold bonds, guar. by Minn. and St. Louis R. R. Co. ....	51,562 50	55,000 00
Terre Haute and Logansport R. R. (Ind.) bonds .....		
Terre Haute and Indianapolis R. R. guarantee .....	100,000 00	104,000 00
Masonic Reg. Redemption Loan, Philadelphia .....	40,000 00	43,200 00
Union League, Philadelphia, bonds .....	50,000 00	51,250 00
Heister, P. C. registered bonds .....	185,571 00	200,270 00
Cumberland City, Md., bonds .....	45,000 00	52,500 00
Xenia City, O., bonds .....	46,350 00	45,000 00
Xenia City, O., bonds .....	31,833 75	31,500 00
Piqua City, O., School-house bonds .....	40,100 00	41,200 00
Seloto County, O., Bridge bonds .....	45,000 00	45,900 00
Springfield, O., Registered Water Works bonds .....	40,000 00	40,000 00
Louisville, Ky., City bonds .....	43,500 00	57,000 00
Evansville, Ind., Redemption bonds .....	48,600 00	56,000 00
St. Louis, Mo., bonds .....	25,030 00	31,800 00
St. Joseph, Mo., Funding bonds .....	183,050 00	183,090 00
Jackson County, Mo., bonds .....	61,300 00	62,400 00
Kansas City, Kansas, bonds .....	8,934 00	9,030 00
Leavenworth, Kansas, Refunding bonds .....	29,925 50	31,244 00
Harrisburg Water bonds .....	50,150 00	64,900 00
Salem, N. J., Registered Water bonds .....	76,875 00	76,875 00
Jamestown, N. Y., Water Supply Co. bonds .....	100,000 00	103,000 00
Jamestown, N. Y., Gas Co. bonds .....	50,000 00	51,000 00
Chillicothe, O., Gas and Water Co. bonds .....	77,900 00	82,000 00
Hamilton & Rossville, O., Hydraulic Co. bonds .....	50,000 00	50,000 00
Mt. Vernon, O., Water Works bonds .....	23,100 00	23,100 00
Louisville, Ky., Water Co. bonds .....	97,312 50	110,000 00
Kansas City Water Gold bonds .....	99,425 00	98,940 00
St. Joseph, Mo., Water Co. Gold bonds .....	100,000 00	108,000 00
Joplin, Mo., Water bonds .....	75,000 00	76,750 00
Hot Springs, Ark., Water bonds .....	70,000 00	70,000 00
Burlington, Ia., Water bonds .....	70,500 00	76,750 00
Austin, Texas, Water Co. Gold bonds .....	136,500 00	136,500 00
Freeport, Ill., Water Co. Gold bonds .....	100,000 00	103,000 00
Ind. Riv. Water Power and Paper Co. Gold bonds .....	49,000 00	50,000 00
Northern Central Railway Co. stock .....	17,900 00	28,500 00
Delaware Mutual Safety Insurance Co. stock .....	6,250 00	12,000 00
Commercial National Bank stock, Phila. ....	11,035 25	12,540 00
Western National Bank stock, Phila. ....	6,832 50	9,400 00
Corn Exchange National Bank stock, Phila. ....	5,000 00	6,000 00
Bank of North America stock, Phila. ....	10,169 00	22,800 00
Girard National Bank stock, Phila. ....	2,000 00	4,300 00
Mechanics' Bank stock, St. Louis, Mo. ....	4,950 50	5,500 00

Total (carried out at cost value)..... \$4,580,821 75 \$4,900,714 00

Cash in office, \$4,884.49; in bank, \$212,114.77; total .....  
 Bills receivable.....  
 Agents' ledger balances.....

\$4,580,821 75

216,949 26

4,040 28

6,586 75

Bills receivable for premiums.....	\$38,663 18
Sundry accounts.....	9,195 54
Total net or invested assets, as per balance.....	<u>\$9,184,880 14</u>

## IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	82,743 38
Collateral loans.....	5,288 60
Rents due and accrued on company's property or lease.....	7,119 19
Market value of bonds and stocks over cost.....	819,893 25

Gross premiums due and unreported on policies in force.....	\$117,285 90
Gross deferred premiums on policies in force.....	88,415 08

Total.....	\$305,700 98
Deduct average loading (30 per cent).....	41,140 18

Net amount of uncollected and deferred premiums.....	164,560 75
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Total of invested and other assets.....	\$9,603,884 26
Deduct items not admitted.....	58,494 70

Total admitted assets.....	<u>\$9,605,389 56</u>
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## Items not admitted:

Agents' balances.....	\$5,596 75
Sundry accounts.....	2,195 54
Bills receivable.....	42,702 41

Total items not admitted.....	<u>58,494 70</u>
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## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest .....	\$7,556,892 00
Total policy claims.....	138,831 07
Surplus or dividends, contingent on payment of deferred and unreported premiums .....	27,943 94
All other liabilities, viz.: Premiums paid in advance, \$12,855.64; scrip outstanding, \$9,150; accumulations on life rate endowments, \$120,643.27; total .....	142,648 91

Liabilities on policyholders' account.....	\$7,861,315 92
Gross surplus on policyholders' account .....	1,744,073 64

Total liabilities.....	<u>\$9,605,389 56</u>
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## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$614,904 55
Premium notes, loans or liens, received during 1884 .....	106,809 02

Total.....	\$721,713 57
Deductions during the year as follows, viz.: Notes, loans or liens used in—	

Payment of losses or claims.....	\$14,687 35
Purchase of surrendered policies and canceled by lapse .....	22,359 51
Payment of dividends to policyholders.....	61,804 39
Redeemed by maker in cash.....	5,998 48

Total reduction of premium note account.....	104,849 73
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Balance of note assets December 31, 1884.....	<u>\$617,863 84</u>
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## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies.....	13,794	\$34,466,459
Endowment policies.....	3,664	6,896,527
All other policies.....	25	153,689

*New policies issued during the year:*

Whole life policies.....	1,728	4,130,044
Endowment policies.....	902	1,991,86

*Old policies revised during the year :*

Whole life policies.....	31	60,532
Endowment policies.....	196	64,480
All other policies.....	2	9,300

*Old policies increased in amount :*

Whole life policies.....	12	60,636
Endowment policies.....	7	28,300
All other policies.....		306
Additions by dividends during the year.....		23,702

Total number and amount.....	19,361	\$47,893,961
Deduct policies decreased and ceased to be in force.....	1,618	3,914,001

Total policies in force at the end of the year.....	17,743	\$43,979,860
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	13,875	\$35,679,897
Endowment policies.....	4,844	8,119,973
All other policies.....	24	179,990

Total policies in force at the end of the year.....	17,743	\$43,979,860
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*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	211	\$519,467
By maturity (endowments).....	18	41,523
By expiry (term).....	1	1,000
By surrender.....	270	575,140
By lapse.....	769	1,709,367
By change and decrease.....	61	277,129
Not taken.....	288	790,475
Totals.....	1,618	\$3,914,001

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York :*

	Number.	Amount.
Policies in force December 31, 1883.....	1,021	\$2,755,675
Policies issued during 1884.....	454	923,000
Total.....	1,475	\$3,678,675
Deduct policies ceased to be in force during 1884.....	151	381,500
Policies in force in New York December 31, 1884 ..	1,324	\$3,297,175

	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	8	\$11,840
Losses and claims incurred during 1884.....	11	18,777
Total.....	14	\$30,117
<hr/>		
	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	9	\$21,227
<hr/>		
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$109,715.67; notes or credits, \$2,482.80; total.....		\$112,197 97

## PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated and commenced business May, 1851.]

AARON C. GOODMAN *President.*

JOHN M. HOLCOMBE, *Secretary.*

### I. CAPITAL.

Capital stock paid up in cash, \$100,000.

### II. INCOME DURING 1884.

New premiums, without deductions.....	\$57,737 37
Renewal premiums.....	655,449 06
Total.....	\$713,186 33
Deduct amount paid for reinsurance.....	4,097 66
Total premium income.....	\$719,088 67
Interest on:	
Mortgage loans.....	882,031 39
Bonds and dividends on stock.....	66,150 08
Premium notes, loans or liens.....	85,651 02
Other debts due the company.....	2,741 15
Discount on claims paid in advance.....	284 35
Rents from company's property.....	61,869 66
Total income during the year.....	\$1,817,816 32
Balance of net or ledger assets December 31, 1883.....	10,361,656 66
Total.....	\$11,679,472 96

### III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$585,197 78
Matured endowments and additions.....	242,536 50
Total amount actually paid for losses and endowments.....	\$827,734 28
Surrendered policies.....	164,840 97
Dividends to policyholders.....	138,821 99
Premium notes and loans voided by lapse of policies.....	12,856 90
(Total paid policyholders..... \$1,144,254.14)	
Paid stockholders for interest or dividends.....	24,000 00
Commissions to agents.....	58,794 88
Salaries and traveling expenses of agents.....	47,050 41
Medical examiners' fees.....	5,080 50



Salaries and other compensation of officers and other office employes.....	\$47,018 88
Taxes in State where organized, \$25,026.48; taxes, licenses, fines and fees in other States, \$3,975.98; total.....	29,002 46
Rent.....	11,529 78
Paid for furniture and fixtures and safes for home and agency offices, Advertising.....	237 45
	4,751 37
All other items, viz.: Books, blanks and stationery, \$4,546.09; exchange, \$1,098.25; postage, \$3,780.82; law expenses, \$7,205.73; sundry expenses, \$5,758.94; profit and loss, \$9,847.69; total.....	83,247 52
(Total miscellaneous expenses.....)	\$257,663.20)

Disbursements during the year deducted from above total.... \$1,401,917 34

Balance December 31, 1884..... \$10 277,555 64

Invested as follows:

#### IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,305,629 81
Loans secured by mortgages, on real estate, first liens.....	6,387,058 94

#### Collateral Loans.

	Par value.	Market value.	Amount loaned.
Collins Co. stock.....	\$6,410 00	\$5,448 50	\$2,000 00
			2,000 00
Premium notes and loans on policies in force.....			1,409,646 59

#### Stocks, Bonds, etc., owned by the Company.

	Actual cost.	Market value.
United States registered bonds.....	\$312,631 25	\$246,550 00
Eric First Cons. Mortgage bonds.....	120,333 75	118,250 00
Chic. Mil and St. Paul 1st Mort. bds. So. Minn. Div	50,375 00	54,500 00
Vermont Valley Railroad Co. of 1881 bonds.....	103,750 00	107,000 00
St. Johnsbury and Lake Champlain R. R. Co. bonds,	106,000 00	110,000 00
Mattoon City, Illinois, bonds.....	17,600 00	17,600 00
Valley Falls Township, Kansas, bonds.....	14,835 00	14,835 00
Union County, Iowa, Refunding bonds.....	5,075 00	5,075 00
Adair County, Iowa, Refunding bonds.....	1,015 00	1,015 00
Fremont County, Iowa, Refunding bonds.....	21,525 00	21,525 00
Nodaway County, Mo., Court-house and Jail bonds,	74,530 00	74,530 00
Harlan, Iowa, Town Refunding bonds.....	3,045 00	3,045 00
West Middle School Dist. bonds, Hartford, Conn.....	107,500 00	105,000 00
Independent School Dist., Clarinda, Ia., Ref. bds..	9,067 50	9,067 50
Independent School Dist., Chariton, Ia., Ref. bds..	12,120 00	12,120 00
Independent School Dist., Bedford, Ia., Ref. bonds,	6,565 00	6,565 00
Independent School Dist., Leon, Ia., Ref. bonds ..	6,060 00	6,060 00
Independent School Dist., Essex, Ia., Ref. bonds ..	4,141 00	4,141 00
Independent School Dist., Harlan, Ia., Ref. bonds ..	1,515 00	1,515 00
Independent School Dist., Indianola, Ia., Ref. bds,	10,150 00	10,150 00
Independent School Dist., Colfax, Ia., Ref. bonds,	1,015 00	1,015 00
Independent School Dist., Moulton, Ia., Ref. bonds,	1,015 00	1,015 00
Independent School Dist., Eldora, Ia., Ref. bonds..	4,090 00	4,090 00
Independent School Dist., Sidney, Ia., Ref. bonds..	4,100 00	4,100 00
Independent School Dist., Woodbine, Ia., Ref. bds.	4,578 75	4,578 75
Independent School Dist., Shenandoah Ia., Ref. bds.	2,040 00	2,040 00
Mound City, Mo., School District bonds.....	1,325 00	1,325 00
Stanbury, Mo., School District bonds.....	13,060 00	12,060 00
Maryville, Mo., School District bonds.....	27,945 00	27,945 00
Trenton, Mo., School District bonds.....	19,500 00	19,800 00
Gault, Mo., School District bonds.....	1,680 00	1,680 00
Boickow, Mo., School District bonds.....	2,097 00	2,097 00
Rockport, Mo., School District bonds.....	10,050 00	10,050 00
Barnard, Mo., School District bonds.....	5,025 00	5,025 00
Eaton, Mo., School District bonds.....	2,512 50	2,512 50
Charter Oak National Bank, Hartford, Conn.....	19,663 00	28,000 00
First National Bank, Hartford, Conn.....	22,255 00	21,000 00
Etina National Bank, Hartford, Conn.....	3,500 00	4,300 00
Mercantile National Bank, Hartford, Conn.....	6,950 00	10,500 00
American National Bank, Hartford, Conn.....	36,893 00	44,800 00
Farmers and Mechanics' Nat. Bk., Hartford, Conn..	6,098 00	5,775 00
Phoenix National Bank, Hartford, Conn.....	26,000 00	28,000 00
Toledo National Bank, Toledo, Ohio.....	2,960 00	2,960 00

United States Bank, Hartford, Conn.....	\$5,000 00	\$9,000 00	
Hartford City Gas-Light Company.....	7,350 00	8,320 00	
Security Company, Hartford, Conn.....	10,000 00	12,500 00	
Total (carried out at cost value).....	<u>\$1,140,285 75</u>	<u>\$1,911,112 75</u>	
Cash in office, \$1,054.08; in bank, \$181,885.97; total.....			\$1,140,285 75 182,940 05
Total net or invested assets, as per balance.....			<u>\$10,277,555 64</u>

## V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		149,830 46
Market value of bonds and stocks over cost.....		70,827 00
Gross premiums due and unreported on policies in force.....	\$14,123 54	
Gross deferred premiums on policies in force.....	<u>39,420 19</u>	
Total.....	\$53,542 73	
Deduct average loading (35 per cent).....	<u>13,885 06</u>	
Net amount of uncollected and deferred premiums.....		40,157 05
Total admitted assets.....		<u>\$10,587,870 15</u>

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$8,787,856 00	
Deduct net value of risks reinsured.....	<u>9,811 00</u>	
Net reinsurance reserve.....		\$8,727,545 00
Total policy claims.....		152,528 00
Contingent reserve on policy account.....		65,894 00
All other liabilities, viz.: Premiums paid in advance, \$5,422.78; special reserve, \$150,000; total.....		<u>155,422 78</u>
Liabilities on policyholders' account.....		\$9,100,889 78
Gross surplus on policyholders' account.....		<u>1,486,980 87</u>
Total liabilities.....		<u>\$10,587,870 15</u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$1,536,633 71	
Premium notes, loans or liens, received during 1884.....	<u>3,796 84</u>	
Total.....		\$1,540,432 55
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims.....	\$73,950 65	
Purchase of surrendered policies and canceled by lapse.....	<u>33,969 24</u>	
Payment of dividends to policyholders.....	4,106 02	
Voided by lapse of policies.....	<u>12,866 90</u>	
Redeemed by maker in cash.....	<u>5,913 15</u>	
Total reduction of premium note account.....		180,785 96
Balance of note assets December 31, 1884.....		<u>\$1,409,646 59</u>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	14,207	\$21,020,453
Endowment policies.....	4,885	5,781,343
All other policies.....	47	88,700

<i>New policies issued during the year :</i>		
Whole life policies .....	219	\$145,257
Endowment policies .....	1,256	1,916,263
<i>Old policies revived during the year :</i>		
Whole life policies .....	19	32,425
Endowment policies .....	18	13,800
<i>Additions by dividends during the year :</i>		
Whole life policies .....		6,005
Endowment policies .....		5,283
Total number and amount .....	20,596	\$29,907,528
Deduct policies decreased and ceased to be in force ....	1,684	2,664,410
Total policies in force at the end of the year .....	18,912	\$27,243,118

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	18,648	\$20,670,339
Endowment policies .....	5,221	6,499,079
All other policies .....	43	73,700
Total policies in force at the end of the year .....	18,912	\$27,243,118

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	305	\$573,612
By maturity (endowments) .....	229	242,376
By surrender .....	295	429,719
By lapse .....	385	567,840
By change and decrease .....	205	437,492
Not taken .....	265	413,371
Totals .....	1,684	\$2,664,410

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	4,566	\$6,734,605
Policies issued during 1884 .....	631	823,939
Total .....	5,197	\$7,558,544
Deduct policies ceased to be in force during 1884 .....	571	835,687
Policies in force in New York December 31, 1884 ..	4,626	\$6,723,857
	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	26	\$32,060
Losses and claims incurred during 1884 .....	81	136,836
Total .....	107	\$168,896
	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	89	\$138,008
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses : Cash, \$202,884.98 ; notes or credits, \$332 ; total ....		\$203,166.98

## PROVIDENT LIFE AND TRUST COMPANY.

## PHILADELPHIA, PA.

[Incorporated March 23, 1865; commenced business June, 1865.]

SAMUEL R. SHIPLEY, *President*.ASA S. WING, *Vice-President and Actuary*.

## I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

## II. INCOME DURING 1884.

New and renewal premiums, without deductions .....	\$1,580,837 70
For annuities... ..	18,836 41
Total premium income.....	\$1,599,674 20
Interest on:	
Mortgage loans.....	190,929 79
Bonds and dividends on stock.....	145,470 84
Premium notes, loans or liens.....	4,808 58
Other debts due the company.....	86,564 85
Discount on claims paid in advance.....	2,200 22
Rents from company's property.....	8,629 17
Profits on bonds, stocks or real estate sold.....	5,982 50
Total income during the year.....	\$1,994,209 05
Balance of net or vedger assets December 31, 1883.....	7,824,369 89
Total.....	\$9,818,579 04

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$376,304
Matured endowments and additions.....	154,964
Total amount actually paid for losses and endowments.....	\$531,268 00
Annuity payments.....	17,806 88
Surrendered policies.....	61,844 43
Dividends to policyholders.....	189,896 40
Premium notes and loans voided by lapse of policies.....	464 16
(Total paid policyholders.....	\$801,279.86)
Commissions to agents.....	140,505 68
Salaries and traveling expenses of agents.....	18,805 40
Medical examiners' fees.....	11,132 68
Salaries and other compensation of officers and other office employees.....	55,428 24
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	26,705 24
Rent.....	5,681 58
Paid for furniture and fixtures and safes for home and agency offices, Advertising.....	7,198 23
All other items, viz.: Stationery and printing, \$6,331.57; postage, \$2,615.88; miscellaneous, \$15,191.38; total.....	24,188 83
(Total miscellaneous expenses.....	\$295,825.38)
Disbursements during the year, deducted from above total....	\$1,097,105 24
Balance December 31, 1884 .....	\$8,721,473 80

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$583,078 05
Loans secured by mortgages on real estate, first liens.....	4,133,163 08

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Lehigh Valley R. R. Co. stock. . . . .	\$375,000 00	\$435,000 00	\$373,588 89
Lehigh Coal & Navigation Co. stk. . . . .	10,000 00	7,700 00	5,408 75
East Pennsylvania R. R. Co. stock. . . . .	137,500 00	137,500 00	98,877 60
Penn. & N. Y. Canal & R.R. Co. stk. . . . .	125,000 00	125,000 00	98,486 11
North Penn. R. R. Co. stock. . . . .	50,000 00	61,000 00	50,000 00
Pennsylvania R. R. Co. stock. . . . .	28,250 00	28,250 00	16,780 00
Total amounts. . . . .	\$725,750 00	\$794,450 00	\$668,116 35

Premium notes and loans on policies in force. . . . .

\$668,116 35  
48,475 03

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
Lehigh Valley Railroad Co. bonds. . . . .	\$377,140 00	\$378,780 00
Lehigh Valley R. R. Co. consolidated mort. bonds. . . . .	262,500 00	267,500 00
New Orleans Pacific Railway bonds. . . . .	43,000 00	30,000 00
Lehigh and Wilkesbarre Coal Co. bonds. . . . .	17,600 00	17,850 00
Pennsylvania Railroad Co. bonds. . . . .	265,184 83	301,500 00
Summit Branch Railroad Co. bonds. . . . .	23,500 00	25,000 00
Northern Central Railway Co. bonds. . . . .	266,165 00	280,835 00
Phil. W. and Baltimore Trust certificates. . . . .	74,100 00	74,100 00
Philadelphia and Reading Railroad Co. bonds. . . . .	89,000 00	84,580 00
Philadelphia and Baltimore Central R. R. Co. bonds. . . . .	110,600 00	111,100 00
Texas and Pacific Railway Co. bonds. . . . .	151,000 00	151,200 00
North. Pennsylvania Railroad Co. bonds. . . . .	229,373 50	223,200 00
Catsaunus and Fogelsville Railroad Co. bonds. . . . .	36,000 00	36,000 00
Philadelphia and Reading Car Trust bonds. . . . .	207,000 00	207,000 00
Guarantee Car Trust bonds. . . . .	96,000 00	96,000 00
Belt Railroad and Stock Yard Co. bonds. . . . .	31,500 00	31,500 00
Missouri Pacific Railroad Co. bonds. . . . .	100,250 00	98,000 00
Phila. and Reading R. R. Co. gen. mort. bonds. . . . .	126,375 00	126,000 00
New York and Pacific Car Trust bonds. . . . .	64,000 00	64,000 00
Central New Jersey Car Trust bonds. . . . .	80,000 00	80,000 00
Car Trust of New York bonds. . . . .	207,950 00	208,000 00
Car Trust of New York, series F, bonds. . . . .	8,900 00	8,800 00
City of Pittsburgh bonds. . . . .	12,100 00	12,520 25
Richmond and Danville Railroad Co. bonds. . . . .	93,120 00	93,120 00
Central National Bank of Philadelphia stock. . . . .	75,500 00	75,500 00
Philadelphia and Erie Railroad Co. bonds. . . . .	48,115 00	48,115 00
Total (carried out at cost value). . . . .	\$3,208,001 88	\$3,250,899 25

Cash in office. . . . .

3,302,001 88  
17,640 46

Total net or invested assets, as per balance. . . . . \$3,721,473 80

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages. . . . .	73,230 56
Collateral loans. . . . .	1,890 68
Rents due and accrued on company's property or lease. . . . .	539 51
Market value of bonds and stocks over cost. . . . .	48,967 37
Gross premiums due and unreported on policies in force. . . . .	\$124,855 52
Gross deferred premiums on policies in force. . . . .	254,591 75
Total. . . . .	\$378,947 87
Deduct average loading (20 per cent). . . . .	75,789 45

Net amount of uncollected and deferred premiums. . . . . 303,157 82

Total admitted assets. . . . . \$3,149,309 74

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest. . . . .	\$7,132,860 00
Death losses and matured endowments, due and unpaid. . . . .	\$3,500 00
Death losses and matured endowments not due. . . . .	31,873 00
Annuity claims unpaid. . . . .	85 06
Total policy claims. . . . .	24,458 06

Dividends or surplus, or other description of profits due policyholders.....	\$15,576 97
All other liabilities, viz.: Premiums paid in advance, \$21,885.80 ; miscellaneous, \$189.60 ; total .....	22,075 40
Liabilities on policyholders' account.....	\$7,195,000 43
Gross surplus on policyholders' account.....	1,954,209 31
Total liabilities. ....	<u>\$9,149,209 74</u>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans and liens, on hand December 31, 1883.....	\$50,436 23
Premium notes, loans or liens received during 1884.....	4,606 02
Total .....	\$55,032 25
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Purchase of surrendered policies and canceled by lapse .....	\$464 16
Payment of dividends to policyholders .....	4,687 48
Redeemed by maker in cash.....	1,406 58
Total reduction of premium note account.....	6,558 22
Balance of note assets December 31, 1884.....	<u>\$48,475 03</u>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	1,863	\$5,942,333
Endowment policies.....	9,819	31,105,151
All other policies.....	84	452,467

*New policies issued during the year:*

Whole life policies.....	85	318,987
Endowment policies.....	2,196	6,891,218
All other policies.....	4	10,100

*Old policies revived during the year:*

Whole life policies.....	2	20,000
Endowment policies.....	26	76,500

*Old policies increased or changed:*

Whole life policies.....	4	23,000
Endowment policies.....	58	222,710
All other policies.....		80

*Additions by dividends during the year:*

All other policies .....		49,087
Total number and amount.....	14,141	\$45,110,583
Deduct policies decreased and ceased to be in force.....	1,001	8,418,814
Total policies in force at the end of the year.....	<u>13,140</u>	<u>\$41,691,769</u>

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies.....	1,884	\$6,036,955
Endowment policies.....	11,183	35,228,499
All other policies.....	74	428,315
Total policies in force at the end of the year.....	<u>13,140</u>	<u>\$41,691,769</u>

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death .....	89	\$326,835
By maturity (endowments).....	56	151,889
By expiry (term).....	7	24,000
By surrender.....	198	713,190
By lapse.....	547	1,656,500
By change and decrease.....	.....	147,790
Not taken.....	43	162,900
By transfer.....	61	236,210
<b>Totals.....</b>	<b>1,001</b>	<b>\$3,418,814</b>

#### BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York:*

	Number.	Amount.
Policies in force December 31, 1883 .....	1,147	\$2,979,556
Policies issued during 1884.....	176	465,906
<b>Total.....</b>	<b>1,317</b>	<b>\$3,445,362</b>
Deduct policies ceased to be in force during 1884.....	78	210,094
<b>Policies in force in New York December 31, 1884..</b>	<b>1,244</b>	<b>\$3,235,263</b>
	Number.	Amount.
Losses unpaid December 31, 1883 .....	1	\$2,500
Losses incurred during 1884.....	8	84,976
<b>Total.....</b>	<b>9</b>	<b>\$87,476</b>
	Number.	Amount.
Losses on policies in New York paid during 1884 .....	8	\$35,966
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions, or other expenses.....		\$117,282 13

## PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

[Incorporated April 3, 1873; commenced business January 1, 1876.]

JOHN F. DRYDEN, *President.*

EDWARD S. JOHNSON, *Secretary.*

#### I. CAPITAL.

Capital stock paid up in cash, \$115,000.

#### II. INCOME DURING 1884.

Total premium income.....	\$1,127,787 93
Interest on:	
Mortgage loans.....	28,189 99
Bonds and dividends on stock.....	4,843 75
Bank balances.....	833 56
Rents from company's property.....	25 08
<b>Total income during the year.....</b>	<b>\$1,156,580 30</b>
Balance of net or ledger assets December 31, 1883 .....	538,736 18
<b>Total.....</b>	<b>\$1,695,316 48</b>

## III. DISBURSEMENTS DURING 1884.

Total amount actually paid for losses and endowments.....	\$323,382 25
(Total paid policyholders.....)	\$323,382.25)
Paid stockholders for interest or dividends.....	20,500 00
Commissions to agents.....	826,586 68
Salaries of superintendents and assistants.....	170,146 01
Medical examiners' fees.....	18,432 50
Salaries and other compensation of officers and other office employes,	57,962 24
Taxes in State where organized, \$1,832.84; taxes, licenses, fines	
and fees in other States, \$7,261.54; total.....	9,094 38
Rent.....	3,550 00
Paid for furniture and fixtures and safes for home and agency	
offices, and for printing machinery.....	6,805 14
Advertising.....	8,454 56
All other payments, viz.: Stationery, \$14,049.81; incidental and	
miscellaneous expenses, \$13,099.69; total.....	27,149 50
(Total miscellaneous expenses.....)	\$648,681.01)
Disbursements during the year, deducted from above total....	\$971,063 26
Balance December 31, 1884.....	\$724,253 22

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$995 18
Loans secured by mortgages on real estate, first liens.....	535,525 00
<i>Bonds owned by the Company.</i>	
	Cost value. Market value.
United States bonds.....	\$147,968 75 \$150,468 75
	147,968 75
Cash in office, \$11,498.49; in bank, \$28,270.80; total.....	39,764 20
Total net or invested assets, as per balance.....	\$724,253 22

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	7,050 07
Bonds and stocks owned.....	1,093 75
Rents due and accrued on company's property or lease.....	5 00
Market value of bonds and stocks over cost.....	2,500 00
Gross premiums due and unreported on policies in force.....	\$29,950 45
Deduct average loading (40 per cent).....	11,963 78
Net amount of uncollected and deferred premiums.....	17,975 67
Furniture, fixtures and safes, \$19,515.22; stationery, printed mat-	
ter, etc., \$5,267.10; total.....	24,782 32
Total of invested and other assets.....	\$777,660 08
Deduct items not admitted.....	24,782 32
Total admitted assets.....	\$752,877 71

*Items not admitted:*

Furniture, fixtures and safes.....	\$19,515 22
Stationery, printed matter, etc.....	5,267 10
Total items not admitted.....	\$24,782 32

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the	
31st day of December, 1884, computed by the New Jersey State	
Insurance Department, according to the American Experience	
Table of Mortality, with 4½ per cent interest.....	\$423,851 00
Gross surplus on policyholders' account.....	329,489 61
Total liabilities.....	\$752,790 61



	Number.	Amount.
Industrial policies in force December 31, 1884 .....	324,794	\$28,545.189
Health insurance and weekly annuities in force December 31, 1884 .....	261	\$1,019

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York :*

	Number.	Amount.
Losses and claims incurred and paid during 1884 .....	2,045	\$111,579.99
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....		\$364,862.76

## STATE MUTUAL LIFE ASSURANCE COMPANY.

## WORCESTER, MASS.

[Incorporated March 16, 1844; commenced business June 1, 1845.]

A. GEORGE BULLOCK, *President.*HENRY M. WITTER, *Secretary*

## I. INCOME DURING 1884.

New premiums, without deductions .....	\$117,325.66
Renewal premiums .....	355,970.51
Premiums paid by dividends, including additions .....	102,186.69
Total .....	\$575,492.86
Deduct amount paid for reinsurance .....	3,363.81
Total premium income .....	\$572,129.55
Aggregate interest .....	162,717.86
Profit and loss .....	9,870.00
Total income during the year .....	\$744,716.91
Balance of net or ledger assets December 31, 1883 .....	3,006,597.11
Total .....	\$3,811,314.02

## II. DISBURSEMENTS DURING 1884.

Losses and additions .....	\$107,743.94
Matured endowments and additions .....	64,301.00
Total amount actually paid for losses and endowments .....	\$232,044.94
Surrendered policies .....	28,574.63
Dividends to policyholders .....	102,186.69
(Total paid policyholders .....	\$362,806.26)
Commissions to agents .....	71,669.12
Salaries and traveling expenses of agents .....	19,524.00
Medical examiners' fees .....	4,575.00
Salaries and other compensation of officers and other office employes .....	16,079.00
Taxes in State where organized, \$4,385; taxes, licenses, fines and fees in other States, \$1,681; total .....	9,016.00
Advertising and all other expenses .....	5,970.18
(Total miscellaneous expenses .....	\$126,883.30)
Disbursements during the year, deducted from above total .....	\$489,639.56
Balance December 31, 1884 .....	\$3,821,674.6

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$58,000 00
Loans secured by mortgages on real estate, first liens.....	245,659 00
Loans made in cash to policyholders on the company's policies....	61,462 00
Premium notes and loans on policies in force.....	59,769 76

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds.....	\$315,485 46	\$350,900 00
Boston and Albany Railroad bonds and stocks....	143,715 00	160,050 00
Worcester and Nashua Railroad note and bond....	123,500 00	123,350 00
Providence & Worcester R. R. note, bonds and stk	337,094 50	361,694 00
Fitchburg Railroad bonds.....	123,625 00	124,000 00
Boston, Clinton, Fitchburg & New. Bed. R. R. bds.	33,000 00	33,600 00
New York, Lackawanna and Western R. R. bonds.	46,333 75	48,000 00
Chicago and Northwestern Railroad bonds.....	59,690 00	59,930 00
Morris and Essex Railroad stock.....	25,450 00	24,400 00
Chicago, Rock Island and Pacific R. R. stock.....	12,575 00	10,500 00
Michigan Central Railroad bonds.....	10,300 00	10,300 00
Old Colony Railroad stock.....	13,874 25	14,400 00
Boston and Maine Railroad stock.....	16,150 25	15,500 00
New York Central and H. R. R. R. bonds.....	21,075 00	20,600 00
Chicago, Burlington and Quincy R. R. stock.....	23,218 50	21,850 00
Boston and Lowell Railroad stock.....	10,773 13	10,700 00
New York and New England Railroad bonds.....	10,663 50	10,400 00
Illinois Central Railroad stock.....	13,525 00	11,800 00
Chicago and Alton Railroad stock.....	13,550 00	12,800 00
Chicago and Eastern Illinois Railroad bonds.....	25,000 00	27,000 00
Dayton and Michigan Railroad bonds.....	5,000 00	5,000 00
Chicago, Milwaukee and St. Paul Railroad bonds.	23,750 00	30,000 00
Pittsburgh, Cleveland and Toledo R. R. stock.....	21,300 00	21,300 00
Portland City, Maine, bonds.....	23,841 49	26,200 00
Springfield City bonds.....	123,445 00	159,080 00
Northampton Town bonds.....	23,500 00	23,250 00
City and Town of Meriden, Conn., bonds.....	42,735 00	44,110 00
Bangor City, Maine, bonds.....	26,375 00	32,500 00
Lawrence City bonds.....	75,000 00	85,400 00
Newton City bonds.....	25,750 00	23,000 00
Newburyport City bonds.....	6,300 00	6,400 00
Lowell City bonds.....	63,500 00	62,900 00
Portsmouth City, N. H., bonds.....	19,260 00	21,240 00
Dover City, N. H., bonds.....	24,610 00	27,140 00
Worcester City bonds.....	95,600 00	95,000 00
Holyoke Town bonds.....	11,200 00	11,400 00
Providence City, R. I., bonds.....	23,375 00	26,250 00
Boston City bonds.....	73,125 00	73,000 00
Pawtucket Town, R. I., bonds.....	26,750 00	27,500 00
Lynn City bonds.....	10,500 00	11,000 00
Brookline Town note.....	30,000 00	30,000 00
Amesbury Town note.....	10,400 00	10,000 00
Medway Town note.....	4,350 00	4,000 00
Winthrop Town note.....	10,500 00	10,100 00
W. Springfield Town note.....	12,625 00	12,875 00
Berlin Town note.....	10,000 00	10,000 00
Grafton Town note.....	10,000 00	10,100 00
Rutland Town note.....	5,000 00	5,000 00
Guilford Town, Vt., note.....	6,500 00	6,500 00
Clinton Town bonds.....	41,400 00	40,800 00
Beverly Town bonds.....	51,375 00	51,000 00
District of Columbia bonds.....	30,637 50	30,600 00
St. Paul City, Minn., bonds.....	50,500 00	48,500 00
Cincinnati City, O., bonds.....	9,640 00	9,930 00
Newark City, N. J., bonds.....	57,500 00	57,500 00
Minneapolis City, Minn., bonds.....	41,923 50	41,410 00
St. Louis, Mo., bonds.....	65,450 00	67,600 00
Quincy Water Company bonds.....	15,075 00	15,150 00
Toledo City, Ohio, bonds.....	30,935 00	30,900 00
Central National Bank, Worcester, stock.....	2,500 00	3,375 00
First National Bank, Boston, stock.....	5,000 00	5,500 00
City National Bank, Worcester, stock.....	4,000 00	4,800 00
Third National Bank, Springfield, stock.....	10,000 00	17,500 00
Hide and Leather Bank, Boston, stock.....	11,575 00	12,830 00
Shawmut National Bank, Boston, stock.....	6,735 00	7,371 00
Atlantic National Bank, Boston, stock.....	24,723 75	26,350 00
Grafton National Bank, Grafton, stock.....	7,900 00	8,480 00
Elliot National Bank, Boston, stock.....	4,075 50	4,800 00
Quinsigamond National Bank, Worcester, stock....	10,060 00	11,000 00
Howard National Bank, Boston, stock.....	17,115 50	19,305 00
Leicester National Bank, Leicester, stock.....	5,525 00	6,000 00
Northborough National Bank, Northborough, stock.	2,000 00	2,400 00
Continental National Bank, Boston, stock.....	10,013 50	10,500 00

	Cost value.	Market value.
Republic National Bank, Boston, stock .....	\$7,563 50	\$9,750 00
Webster National Bank, Boston, stock .....	5,275 00	5,050 00
Redemption National Bank, Boston, stock .....	15,985 00	12,880 00
Tremont National Bank, Boston, stock .....	12,300 00	10,100 00
Suffolk National Bank, Boston, stock .....	2,350 00	2,825 00
Worcester National Bank, Worcester, stock .....	8,165 00	7,800 00
Westminster National Bank, Westminster, stock .....	5,000 00	5,000 00
Millbury National Bank, Millbury, stock .....	8,000 00	10,000 00
Massachusetts National Bank, Fitchburg, stock .....	2,500 00	4,875 00
Revere National Bank, Boston, stock .....	6,756 25	7,973 00
Adams National Bank, North Adams, stock .....	12,122 50	12,600 00
First National Bank, Westboro, stock .....	540 00	500 00

Total (carried out at cost value)..... \$2,824,396 33 \$3,009,023 00

Cash in bank..... 72,387 37

Total net or invested assets, as per balance..... \$3,821,674 46

#### IV. OTHER ASSETS.

Interest due and accrued..... 43,000 00  
Market value of bonds and stocks over cost..... 184,627 00

Total admitted assets ..... \$3,549,301 46

#### V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....

\$2,672,300  
2,225

Deduct net value of risks reinsured.....

Net reinsurance reserve..... \$3,671,155 00

Liabilities on policyholders' account..... \$2,671,155 00

Gross surplus on policyholders' account ..... 878,146 46

Total liabilities ..... \$3,549,301 46

#### VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1883..... \$42,486 61  
Premium notes, loans or liens received during 1884..... 106,119 36

Total..... \$148,605 96

Total reduction of premium note account..... 88,836 20

Balance of note assets December 31, 1884..... \$59,769 76

#### VII. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

##### *Policies in force at the commencement of the year, including additions.*

	Number.	Amount.
Whole life policies.....	2,921	\$9,106,597
Endowment policies.....	1,790	4,898,426
All other policies.....	....	157,090

##### *New policies issued during the year :*

Whole life policies.....	194	569,500
Endowment policies.....	810	2,893,500

##### *Old policies revived during the year :*

Whole life policies.....	7	7,500
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##### *Additions by dividends during the year :*

All other policies .....	....	10,094
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Total number and amount..... 6,722 \$17,142,707

Deduct policies decreased and ceased to be in force..... 480 1,310,563

Total policies in force at the end of the year..... 6,242 \$15,832,144

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	3,834	\$8,998,997
Endowment policies .....	2,858	6,677,454
All other policies .....		155,698
<b>Total policies in force at the end of the year .....</b>	<b>6,242</b>	<b>\$15,832,144</b>

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	61	\$141,748
By maturity (endowments) .....	39	64,801
By expiry (term) .....	76	173,000
By surrender .....	86	260,880
By lapse .....	125	845,700
By change and decrease .....		80,939
Not taken .....	92	242,500
By forfeiture .....	1	8,000
<b>Totals .....</b>	<b>480</b>	<b>\$1,810,568</b>

**BUSINESS IN NEW YORK DURING 1884.***On the lives of citizens of New York :*

	Number.	Amount.
Policies in force December 31, 1883 .....	792	\$2,388,602
Policies issued during 1884 .....	118	384,000
<b>Total .....</b>	<b>910</b>	<b>\$2,772,602</b>
Deduct policies ceased to be in force during 1884 .....	69	274,230
<b>Policies in force in New York December 31, 1884 ..</b>	<b>841</b>	<b>\$2,498,372</b>

	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	1	\$10,000
Losses and claims incurred during 1884 .....	6	10,500
<b>Total .....</b>	<b>7</b>	<b>\$20,500</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	7	\$20,500

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....		\$92,058 43
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# TRAVELERS' LIFE INSURANCE COMPANY.

[LIFE DEPARTMENT.]

## HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business July, 1863]

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

### I. INCOME DURING 1884.

New premiums, without deductions.....	\$164,578 45	
Renewal premiums.....	506,593 60	
<b>Total.....</b>	<b>\$761,472 05</b>	
Deduct amount paid for reinsurance.....	2,781 11	
<b>Total premium income.....</b>		<b>\$758,740 94</b>
Interest on:		
Mortgage loans.....		232,172 00
Bonds and dividends on stock.....		68,104 11
Other debts due the company.....		8,632 02
Discount on claims paid in advance.....		146 50
Rents from company's property.....		9,563 54
<b>Total income during the year.....</b>		<b>\$1,072,859 11</b>
Balance of net or ledger assets December 31, 1883.....		5,455,978 61
<b>Total.....</b>		<b>\$6,528,237 72</b>

### II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$342,742 99	
Matured endowments and additions.....	54,730 00	
<b>Total amount actually paid for losses and endowments.....</b>		<b>\$398,472 99</b>
Annuitants.....		150 00
Surrendered policies.....		50,460 75
(Total paid policyholders.....)	\$349,083 74	
Commissions to agents.....		84,470 14
Salaries and traveling expenses of agents.....		4,974 49
Medical examiners' fees.....		10,583 41
Salaries and other compensation of officers and other office employees.....		34,159 54
Taxes, licenses, fines and fees in other States.....		6,484 25
Rent.....		716 67
Advertising.....		37,877 38
All other items, viz.: Books, blanks and stationery, \$3,855 23; expressage, \$590.21; loss expenses, \$2,843.29; expense account, \$5,211.30; exchange \$755.27; postage, \$64.52; profit and loss, \$50,672.23; total.....		68,992 05
(Total miscellaneous expenses.....)	\$243,206 98	
<b>Disbursements during the year, deducted from above total....</b>		<b>\$592,290 67</b>
<b>Balance December 31, 1884.....</b>		<b>\$5,935,947 05</b>

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,018,612 29
Loans secured by mortgages on real estate, first liens.....	3,664,083 10

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
Phoenix Ins. Co., Hartford, stock ..	\$500 00	\$785 00	\$300 00
North Poudre Land, Canal and Reservoir stock.....	17,800 00	80,000 00	45,000 00
Citizens' Ditch and Land Company, Colorado, bonds ..	90,000 00	90,000 00	40,000 00
Warranty Deed for 700 acres of land, recorded Mesa Co., Col., Book 1, pp 345, 819 ..	5,910 00	5,910 00	3,000 00
Sundry Chattel Mortgage Notes, dated at Abilene, Kansas ..	13,104 00	13,104 00	5,000 00
St. Louis, Kansas City & Northern Railroad Co. bonds ..	3,000 00	3,080 00	2,900 00
Farmers and Mechanics' National Bank, Hartford, stock.....	1,000 00	1,050 00	1,000 00
Sundry Western Mortgage Loans ..	3,050 00	3,050 00	2,000 00
Total amounts.....	\$184,384 00	\$305,909 00	\$99,200 00

Loans made in cash to policyholders on the company's policies....

99,200 00  
15,811 50

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
Atchison County, Kan., bonds.....	\$4,525 00	\$4,500 00
Clark County, Dak., School District bonds ..	5,938 00	5,938 00
Trall County, Dak., bonds ..	1,500 00	1,500 00
Butler County, Neb., bonds ..	57,085 00	58,840 00
Middletown, Conn., Town bonds ..	10,788 87	10,500 00
Limestone, Ill., Town bonds ..	1,726 06	1,010 00
Pilot, Ill., Town bonds ..	6,287 12	5,050 00
Norton Ill., Town bonds ..	1,736 43	1,010 00
Frankfort, Dak., Township bonds ..	1,455 00	1,455 00
Lancaster, Kan., Township bonds ..	14,830 00	14,850 00
Lakin, Kan., Township bonds ..	7,455 00	7,140 00
Crawford, Kan., Township bonds ..	23,375 00	23,750 00
Indianapolis, Ind., City bonds ..	7,786 66	10,000 00
Topeka, Kan., City bonds ..	34,686 64	44,000 00
Ottawa, Kan., City bonds ..	5,180 00	5,180 00
Hartford, Conn., City bonds ..	10,600 00	10,500 00
Montreal, Canada, City bonds ..	43,180 33	48,950 00
Hartford City Gas-Light Company stock.....	23,635 01	15,000 00
Lake Shore & Mich. Southern Railroad Co. bonds ..	\$ 110 00	2,380 00
Keokuk and Des Moines Railroad Co. bonds.....	4,960 00	10,390 00
N. Y., New Haven and Hartford R. R. Co. stock ..	25,746 75	40,520 00
Chicago, Rock Island and Pacific R. R. Co. stock ..	54,287 50	43,700 00
Central Pacific R. R. Co. stock ..	48,612 50	17,000 00
Chicago and Northwestern R. R. Co. com. stock ..	181,050 00	109,200 00
National Exchange Bank stock, Hartford, Conn.....	36,671 50	32,175 00
Farmers and Mechanics' Nat. Bk. stk., Hart'd. Ct.	19,093 00	14,070 00
American National Bank stock, Hartford, Conn.....	23,334 50	24,500 00
Phoenix National Bank stock, Hartford, Conn.....	37,064 00	38,150 00
Mercantile National Bank stock, Hartford, Conn.....	10,300 00	10,500 00
Hartford National Bank stock, Hartford, Conn.....	85,530 51	91,970 00
First National Bank stock, Hartford, Conn.....	10,488 28	10,500 00
Charter Oak National Bank stock, Hartford, Conn.....	12,968 25	21,560 00
Thames National Bank stock, Hartford, Conn.....	35,000 00	35,000 00
Metropolitan National Bank stock, New York, N. Y.	13,115 63	2,400 00
American Exchange Nat. Bk. stk., New York, N. Y.	21,413 00	23,600 00
Merchants' Exchange Nat. Bk. stk., New York, N. Y.	19,919 79	17,600 00
National Bk. of Commonwealth stk., Boston, Mass.	11,212 75	11,000 00
Atlas National Bank stock, Boston, Mass.....	11,900 00	11,800 00
Conn. Trust & Safe Deposit Co. stk., Hartford, Ct.	22,400 00	44,800 00
Security Company stock, Hartford, Conn.....	12,086 35	15,000 00
Total (carried out at cost value) .....	\$966,152 42	\$898,495 00

Cash in office, \$1,241.59; in bank, \$176,897.15; total.....  
966,152 42  
177,688 74

Total net or invested assets, as per balance..... \$5,985,947 05  
Deduct depreciation from cost of assets..... 478,981 25

Total net or invested assets, less depreciation .. \$5,462,015 80

## IV. OTHER ASSETS.

Interest accrued on bonds and mortgages.....		\$95,909 80
Gross premiums due and unreported on policies in force.....	\$27,889 52	
Gross deferred premiums on policies in force.....	101,694 74	
Total.....	\$150,584 26	
Deduct average loading (30 per cent).....	21,916 85	
Net amount of uncollected and deferred premiums..		127,667 41
Total of invested and other assets...		\$5,685,688 10
Deduct items not admitted .....		5,000 00
Total admitted assets.....		\$5,680,688 10

*Items not admitted:*

Sundry chattel mortgage notes.....	\$5,000 00
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## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$4,521,322 00
Deduct net value of risks reinsured.....	12,702
Net reinsurance reserve....	\$4,502,620 00
Deduct losses and matured endowments not due.....	\$22,477 23
Death losses and other policy claims resisted .....	7,500 00
Total policy claims.....	56,977 23
Liabilities on policyholders' account.....	\$4,559,607 23
Gross surplus on policyholders' account .....	1,121,075 77
Total liabilities .....	\$5,680,683 10

## VI. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies.....	11,318	\$20,102,514
Endowment policies .....	2,988	4,729,255
All other policies .....	72	178,825

*New policies issued during the year:*

Whole life policies.....	1,583	3,476,666
Endowment policies .....	854	1,910,898
All other policies.....	50	194,250

*Old policies revived during the year:*

Whole life policies .....	23	51,060
Endowment policies.....	10	10,481

*Old policies increased in amount:*

Whole life policies.....		175
Total number and amount.....	16,856	\$30,649,119
Deduct policies decreased and ceased to be in force ....	1,516	3,320,305
Total policies in force at the end of the year.....	15,340	\$27,328,814

*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies .....	11,853	\$21,233,288
Endowment policies.....	3,399	5,847,296
All other policies .....	89	259,285
<b>Total policies in force at the end of the year.....</b>	<b>15,340</b>	<b>\$27,339,814</b>

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	137	\$228,814
By maturity (endowments).....	56	55,457
By expiry (term).....	10	19,000
By surrender .....	79	116,108
By lapse.....	815	1,775,150
By change and decrease.....	146	497,476
Not taken .....	278	637,700
<b>Totals.....</b>	<b>1,516</b>	<b>\$3,820,807</b>

**BUSINESS IN NEW YORK DURING 1884.***On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	2,457	\$3,781,786
Policies issued during 1884.....	320	631,864
<b>Total.....</b>	<b>2,777</b>	<b>\$4,413,600</b>
Deduct policies ceased to be in force during 1884 .....	280	475,436
<b>Policies in force in New York December 31, 1884..</b>	<b>2,547</b>	<b>\$3,938,164</b>
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	7	\$20,065
Losses and claims incurred during 1884.....	27	88,385
<b>Total .....</b>	<b>34</b>	<b>\$58,450</b>
	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	31	\$55,385
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....		<b>\$105,617 68</b>



# UNION CENTRAL LIFE INSURANCE COMPANY.

CINCINNATI, OHIO.

[Incorporated and commenced business 1897.]

JOHN DAVIS, *President*.

E. P. MARSHALL, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash, \$100,000.

## II. INCOME DURING 1884.

New premiums, without deductions.....	\$132,975 90	
Renewal premiums .....	481,987 48	
Total premium income .....		\$631,913 38
Interest on:		
Mortgage loans.....		106,411 19
Bonds and dividends on stock .....		1,236 00
Premium notes, loans or liens.....		10,769 53
Other debts due the company.....		2,547 76
Discount on claims paid in advance .....		2,123 48
Rents from company's property.....		6,603 98
Total income during the year.....		\$753,605 32
Balance of net or ledger assets December 31, 1883.....	\$1,678,204 74	
Less depreciation in value of same.....	2,374 24	
		1,866,830 50
Total.....		\$3,620,435 83

## III. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$36,072 48	
Matured endowments and additions.....	15,794 00	
Total amount actually paid for losses and endowments.....		\$111,866 48
Surrendered policies.....		53,737 17
Dividends to policyholders.....		19,949 47
Premium notes and loans voided by lapse of policies.....		31,150 55
(Total paid policyholders.....	\$215,728 67)	
Paid stockholders for interest or dividends.....		15,000 00
Commissions to agents.....		96,123 50
Salaries and traveling expenses of agents.....		63,530 60
Medical examiners' fees.....		9,094 50
Salaries and other compensation of officers and other office employes.....		30,415 37
Taxes in State where organized, \$2,943.61; taxes, licenses, fines and fees in other States, \$4,726.60; total.....		7,670 21
Rent.....		7,480 57
Paid for furniture and fixtures and safes for home and agency offices.....		641 60
Advertising.....		3,114 95
All other items, viz.: Printing and agency supplies, \$3,756.68; law expenses and attorneys' fees, \$5,188.05; general office and agency expenses, \$9,224.43; total.....		18,169 11
(Total miscellaneous expenses.....	\$251,240.41)	
Disbursements during the year, deducted from above total....		\$466,964 08
Balance December 31, 1884.....		\$3,153,471 74

Invested as follows.

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$150,743 24
Loans secured by mortgages on real estate, first liens.....	1,609,109 92

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
United States bonds.....	\$24,000 00	\$20,290 00	\$20,609 97	\$20,609 97
Loans made in cash to policyholders on the company's policies....				85,096 23
Premium notes and loans on policies in force .....				219,853 73

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.	
Bucyrus Town, Ohio, bonds .....	\$5,087 50	\$5,000 00	
Merchants' National Bank of Toledo, Ohio, stock..	1,580 00	1,312 00	
Certificate of Cincinnati Chamber of Commerce...	100 00	800 00	
Total (carried out at cost value).....	\$6,717 50	\$6,512 00	6,717 50
Cash in office, \$68,740.86; in bank, \$15,669.86; total.....			79,409 72
Bills receivable.....			1,889 05
Agents' ledger balances and accounts.....			21,050 88
Home office and agency furniture, safes and supplies.....			10,000 00
Total net or invested assets, as per balance.....			\$2,153,471 74
Deduct depreciation from cost of stock and bonds.....			205 50
Total net or invested assets, less depreciation .....			\$2,153,266 24

## V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages .....	45,890 15	
Bonds and stocks owned.....	100 00	
Collateral loans .....	4,840 89	
Premium notes, loans or liens.....	2,642 93	
Rents due and accrued on company's property or lease.....	1,410 27	
Market value of real estate over cost.....	15,106 76	
Gross premiums due and unreported on policies in force.....	\$24,573 91	
Gross deferred premiums on policies in force.....	30,594 73	
Total.....	\$55,068 64	
Deduct average loading (20 per cent) .....	19,019 73	
Net amount of uncollected and deferred premiums.....	76,078 91	
Total of invested and other assets .....	\$2,298,896 15	
Deduct items not admitted.....	83,439 43	
Total admitted assets.....	\$2,266,896 73	

*Items not admitted:*

Furniture, fixtures and safes .....	\$7,500 00
Agents' balances and accounts .....	21,050 88
Bills receivable.....	1,889 05
Supplies, printed matter and stationery.....	2,500 00
Total items not admitted .....	\$32,439 43

## VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Ohio State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent interest.....	\$1,880,722 00
Matured endowments due and unpaid.....	\$2,000 00
Death losses not due .....	17,688 00
Total policy claims.....	19,688 00
Dividends or surplus, or other description of profits due policyholders .....	1,508 43
Liabilities on policyholders' account.....	\$1,851,868 43

## Gross surplus on policyholders' account :

Exclusively belonging to Tontine policyholders.....	\$4,049 94
Belonging to other than Tontine policyholders.....	410,483 35
<b>Total liabilities .....</b>	<b>\$2,266,396 72</b>

## VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$152,310 77
Premium notes, loans or liens received during 1884.....	942,426 80
<b>Total.....</b>	<b>\$895,737 57</b>
Deductions during the year as follows, viz. : Notes, loans or liens used in —	
Payment of losses or claims.....	\$4,857 88
Purchase of surrendered policies and canceled by lapse.....	31,150 55
Payment of dividends to policyholders .....	8,911 71
Redeemed by maker in cash.....	122,164 70
<b>Total reduction of premium note account .....</b>	<b>176,384 84</b>
<b>Balance of note assets December 31, 1884.....</b>	<b>\$219,352 73</b>

## VIII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies .....	7,158	\$11,000,287
Endowment policies .....	908	459,826
All other policies .....	218	319,905

*New policies issued during the year :*

Whole life policies.....	2,686	4,544,217
Endowment policies .....	91	246,000
All other policies .....	104	162,778

*Old policies revived during the year :*

Whole life policies.....	144	325,500
Endowment policies.....	10	22,144
All other policies .....	4	8,292

*Additions by dividends during the year :*

All other policies .....	.....	2,949
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Total number and amount.....	10,718	\$17,721,898
Deduct policies decreased and ceased to be in force ....	2,086	3,668,637

Total policies in force at the end of the year .....	8,632	\$14,053,261
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*Policies in force at the end of the year, including additions :*

	Number.	Amount.
Whole life policies.....	8,016	\$13,044,548
Endowment policies.....	346	559,276
All other policies .....	270	419,437

Total policies in force at the end of the year.....	8,632	\$14,053,261
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*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death.....	58	\$37,363
By maturity (endowments) .....	9	12,794
By expiry (term) .....	16	23,100
By surrender .....	99	209,007
By lapse.....	1,198	1,970,563

	Number.	Amount
By change and decrease.....	109	\$218,450
Not taken.....	608	1,181,814
By reversionary additions.....	.....	428
<b>Totals.....</b>	<b>2,086</b>	<b>\$3,668,687</b>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York:*

	Number.	Amount.
Policies in force December 31, 1883 .....	91	\$248,884
Policies issued during 1884 .....	77	214,500
<b>Total .....</b>	<b>168</b>	<b>\$463,384</b>
Deduct policies ceased to be in force during 1884 .....	59	175,000
<b>Policies in force in New York December 31, 1884 ..</b>	<b>109</b>	<b>\$288,384</b>

	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	1	\$79
Losses and claims incurred during 1884.....	1	1,000
<b>Total.....</b>	<b>2</b>	<b>\$1,079</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	2	\$1,079

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....		<b>\$18,672 22</b>
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## UNION MUTUAL LIFE INSURANCE COMPANY.

## PORTLAND, ME.

[Incorporated July 17, 1848; commenced business October 1, 1848.]

JOHN E. DE WITT, *President*.HENRY D. SMITH, *Secretary*

## I. INCOME DURING 1884.

New and renewal premiums, without deductions.....	\$719,255 81
Deduct amount paid for reinsurance.....	1,076 43
<b>Total premium income .....</b>	<b>\$718,179 38</b>
Interest on:	
Mortgage loans.....	66,577 39
Bonds and dividends on stock.....	87,926 48
Premium notes, loans or liens.....	48,662 60
Other debts due the company.....	11,955 44
Discount on endowments paid in advance.....	2,050 53
Rents from company's property.....	50,871 21
<b>Total income during the year.....</b>	<b>\$985,623 12</b>
Balance of net or ledger assets December 31, 1883.....	5,965,059 02
<b>Total.....</b>	<b>\$6,950,682 14</b>

## II. DISBURSEMENTS DURING 1884.

Losses and additions.....	\$233,505 64
Matured and discounted endowments and additions.....	232,146 05

Total amount actually paid for losses and discounted endowments.....	\$526,651 69
Surrendered policies.....	75,302 78
Dividends to policyholders.....	64,038 57
Premium notes and loans voided by lapse of policies.....	8,795 10
(Total paid policyholders.....)	\$668,878 14)
Commissions to agents.....	152,612 91
Medical examiners' fees.....	10,370 39
Salaries and other compensation of officers and other office employes.....	43,905 73
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	11,540 80
Advertising.....	17,825 20
All other items, viz.: Printing, stationery, etc., \$7,772.34; postage, exchange, etc., \$4,639.73; traveling expenses, \$4,031.54; law expenses, \$7,589.81; miscellaneous expenses, \$17,418.98; total, Profit and loss.....	41,432 40
(Total miscellaneous expenses.....)	\$303,477.78)
Disbursements during the year, deducted from above total....	\$972,355 92
Balance December 31, 1884.....	\$5,978,326 23

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, appraised value.....	\$1,789,615 60
Loans secured by mortgages on real estate, first liens.....	1,350,578 91
Loans secured by mortgages on real estate, second liens.....	244 42

## Collateral Loans.

	Par value.	Market value.	
Paid-up Endowment Policy, N. E. Mut. Life Ins. Co.....	\$3,000 00	\$3,000 00	\$2,500 00
Chatham Nat. Bank, New York, stk.....	5,000 00	7,400 00	5,500 00
Maine Central Railroad bonds.....	5,500 00	1,785 00	
Flint & Pere Marquette R. R. bds.....	5,000 00	5,700 00	
Cleveland, Ohio, bonds.....	1,000 00	1,095 00	10,000 00
Bath, Me., bonds.....	2,000 00	2,100 00	
Fort Wayne, Ind., bonds.....	1,000 00	1,085 00	
Chatham Nat. Bk., N. Y., stock.....	5,000 00	7,400 00	5,000 00
Westbrook Manuf. Co. stock.....	18,000 00	18,000 00	18,000 00
Maine Central Railroad bonds.....	10,000 00	11,900 00	10,000 00
Dayton, Ohio, water bonds.....	2,000 00	2,057 50	1,800 00
United States bonds.....	2,000 00	2,437 50	1,800 00
Flint & Pere Marquette R. R. bds.....	5,000 00	5,700 00	5,000 00
New York and N. E. Railroad stock.....	10,000 00	1,825 00	750 00
Westbrook Manuf. Co., stock.....	10,000 00	10,000 00	9,000 00
Lewiston & Auburn H. R. R. stock.....	1,500 00	1,125 00	550 00
Wells, Fargo & Co., stock.....	4,000 00	4,400 00	3,000 00
Cook County, Ill., bonds.....	2,000 00	2,038 00	2,000 00
Flint & Pere Marquette R. R. stock.....	22,500 00	18,900 00	16,000 00
Central Wharf, Portland, Me., stk.....		24,000 00	12,000 00
Kingston, N. Y., water bond.....	500 00	505 00	150 00
First Nat. Bk., Portland, Me., stk.....	1,000 00	1,480 00	1,100 00
N. Y. C. and H. R. R. stock.....	8,000 00	6,840 00	6,000 00
Flint and Pere Marquette R. R. st'k.....	10,000 00	8,400 00	7,000 00
St. Louis & San Francisco R. R. bds.....	1,000 00	1,000 00	
St. Paul and N. Pacific R. R. bds.....	12,000 00	11,700 00	11,000 00
First Nat. Bk., Houlton, Me., stock.....	600 00	660 00	
European & N. American R. R. st'k.....	2,400 00	2,600 00	2,600 00
St. Louis & San Francisco R. R. bd.....	2,000 00	2,000 00	1,500 00
Nineteenth Ward Bk., N. Y., stock.....	13,000 00	12,610 00	10,400 00
Flint and Pere Marquette R. R. st'k.....	5,000 00	4,200 00	
Chicago and N. W. R. R. stock.....	2,000 00	1,680 00	5,600 00
Metropolitan Elevated R. R. bonds.....	1,000 00	985 00	
Bath, Maine, bond.....	1,000 00	1,050 00	
Fort Madison, Iowa, bonds.....	2,000 00	2,000 00	2,800 00
Fort Madison, Iowa, bonds.....	2,000 00	2,000 00	1,800 00
Portland, Maine, bonds.....	1,000 00	1,020 00	1,000 00
Dennison Paper Manuf. Co. bonds.....	4,000 00	4,000 00	
Maine Central Railroad bonds.....	1,000 00	1,190 00	5,000 00
Portland, Maine, bonds.....	1,000 00	1,020 00	
Total amounts.....	\$181,200 00	\$198,328 00	\$155,750 00

155,750 00

Loans made in cash to policyholders on the company's policies....  
 Premium notes and loans on policies in force....

\$4,515 81  
 737,590 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$230,000 00	\$271,356 25
District of Columbia bonds.....	50,000 00	57,000 00
Sheldon, Vt., bonds.....	12,000 00	12,000 00
Richmond, Va., bonds.....	10,000 00	12,500 00
Lewiston, Me., bonds.....	30,000 00	23,400 00
Portland, Me., bonds.....	76,500 00	86,260 00
Springfield, O., bonds.....	25,000 00	27,322 50
Wilmington, Del., bonds.....	5,000 00	5,000 00
Chicago, Ill., bonds.....	3,000 00	3,435 00
Biddeford, Me., bonds.....	20,000 00	20,000 00
Delaware, O., bonds.....	5,000 00	5,138 50
Brunswick, Me., bonds.....	4,000 00	4,000 00
Dayton, O., bonds.....	2,000 00	2,000 00
Shelbyville, Ind., bonds.....	3,000 00	3,080 00
Minneapolis, Minn., bonds.....	10,000 00	10,000 00
St. Louis, Mo., bonds.....	20,000 00	23,200 00
Berlin N. H., bonds.....	7,000 00	6,458 50
Ellsworth, Me., note.....	8,000 00	8,000 00
Union County, O., bonds.....	14,000 00	14,000 00
Cincinnati Improvement bonds.....	3,080 59	3,165 31
State of Minnesota bonds.....	25,000 00	25,375 00
Fayette County, O., bonds.....	20,000 00	20,000 00
Vigo County, Ind., bonds.....	20,000 00	19,400 00
Union Pacific Railroad bonds.....	50,000 00	56,750 00
New York and New England Railroad bonds.....	50,000 00	47,500 00
Erie Railroad bonds.....	50,000 00	59,500 00
Michigan Central Railroad bonds.....	50,000 00	48,250 00
Oregon Railroad and Navigation Co. bonds.....	20,000 00	19,850 00
Oregon Railroad and Navigation Co. bonds.....	50,000 00	55,000 00
Oregon Short Line Railroad bonds.....	30,000 00	26,100 00
Chicago, Burlington and Quincy Railroad bonds.....	50,000 00	46,000 00
St. Louis and San Francisco Railroad bonds.....	50,000 00	50,000 00
Chicago and Northwestern Railroad bonds.....	25,000 00	32,500 00
Atchafalpa, Topeka and Santa Fe Railroad bonds.....	25,000 00	30,312 50
Milwaukee and St. Paul Railroad bonds.....	25,000 00	32,250 00
New Mexico and So. Pacific Railroad bonds.....	50,000 00	59,250 00
Chicago and West Michigan Railroad bonds.....	100,000 00	87,000 00
Buffalo and Erie Railroad bonds.....	50,000 00	60,000 00
Kansas City, St. Jo. and Council Bluffs R. R. bds.....	15,000 00	17,837 50
Flint and Pere Marquette Railroad bonds.....	25,000 00	29,900 00
Jackson, Lansing and Saginaw Railroad bonds.....	50,000 00	56,937 50
Maine Central Railroad bonds.....	9,000 00	9,900 00
Kansas and Missouri Railroad bonds.....	10,000 00	9,500 00
Ohio and Mississippi Railroad bonds.....	10,000 00	11,825 00
Chicago, Burlington and Quincy Railroad bonds.....	20,000 00	19,350 00
Quincy, Alton and St. Louis Railroad bonds.....	50,000 00	47,981 25
Portland and Ogdensburg Railroad bonds.....	33,500 00	33,500 00
First National Bank, Portland, Maine, stock.....	5,800 00	5,684 00
Cumberland National Bank, Portland, Me., stock.....	4,000 00	5,200 00
Manufacturers' Nat. Bank, Lewiston, Me., stock.....	5,000 00	5,800 00
Lime Rock National Bank, Rockland, Me., stock.....	3,750 00	9,375 00
First National Bank, Augusta, Maine, stock.....	5,000 00	6,250 00
First National Bank, Biddeford, Maine, stock.....	3,800 00	5,700 00
Sagadahoc National Bank, Bath, Maine, stock.....	1,000 00	1,250 00
First National Bank, Bangor, Maine, stock.....	1,200 00	1,560 00
First National Bank, Lewiston, Maine, stock.....	10,000 00	16,500 00
Rockland National Bank, Rockland, Me., stock.....	5,000 00	7,750 00
Biddeford National Bank, Biddeford, Me., stock.....	1,000 00	1,400 00
Casco National Bank, Portland, Maine, stock.....	15,600 00	24,648 00
Canal National Bank, Portland, Maine, stock.....	20,000 00	23,600 00
Merchants' National Bank, Portland, Me., stock.....	750 00	1,200 00
National Traders' Bank, Portland, Maine, stock.....	2,100 00	3,087 00
George National Bank, Thomaston, Me., stock.....	1,200 00	1,089 00
North National Bank, Rockland, Maine, stock.....	10,000 00	14,000 00
Ticonic National Bank, Waterville, Me., stock.....	3,500 00	5,075 00
Northern National Bank, Hallowell, Me., stock.....	15,000 00	21,450 00
Norway National Bank, Norway, Maine, stock.....	1,000 00	1,100 00
Nat. Shoe and Leather Bank, Auburn, Me., stock.....	4,000 00	4,640 00
People's National Bank, Waterville, Me., stock.....	3,000 00	4,290 00
Veazie National Bank, Bangor, Maine, stock.....	5,000 00	6,600 00
First National Bank, Wiscasset, Maine, stock.....	1,000 00	1,360 00
First National Bank, Auburn, Maine, stock.....	2,000 00	3,130 00
Richmond National Bank, Richmond, Me., stock.....	700 00	910 00
Importers and Traders' Nat. Bank, N. Y. city, etc.,	5,000 00	12,800 00
Portland, Saco and Portsmouth Railroad stock.....	12,500 00	14,562 50

Total (carried out at cost value)..... \$1,642,980 59 \$1,846,041 31

1,818,386 36

Cash in office, \$942.66; in bank, \$110,352.37; total.....	\$111,295 03
Bills receivable.....	3,250 27
Agents' and other ledger balances.....	5,887 52
Judgment.....	1,218 00
Total net or invested assets, as per balance.....	\$5,978,326 22

## IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	179,286 14
Bonds and stocks owned.....	16,928 85
Collateral loans.....	655 04
Premium notes, loans or liens.....	19,977 35
Rents due and accrued on company's property or lease.....	5,097 18
Market value of bonds and stocks over cost.....	27,654 95
Gross premiums due and unreported on policies in force.....	\$48,575 94
Gross deferred premiums on policies in force.....	69,017 19
Total.....	\$117,593 43
Deduct average loading (30 per cent).....	23,518 49
Net amount of uncollected and deferred premiums.....	94,075 94
Total of invested and other assets.....	\$6,322,001 67
Deduct items not admitted.....	10,600 01
Total admitted assets.....	\$6,311,401 66

## Items not admitted :

Second mortgage.....	\$344 43
Judgment.....	1,218 00
Agents' and other ledger balances.....	5,887 52
Bills receivable.....	3,250 27
Total items not admitted.....	\$10,600 01

## V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1884, computed by the Maine State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$5,887,881 00
Deduct net value of risks reinsured.....	2,316 00
Net reinsurance reserve.....	\$5,885,565 00
Death losses and matured endowments due and unpaid.....	\$37,250 07
Death losses and matured endowments not due.....	47,782 40
Death losses and other policy claims resisted.....	33,564 13
Death notices on which no proofs have been received.....	22,855 00
Total policy claims.....	141,431 65
Premium obligations in excess of the net value of their policies ..	19 00
Dividends or surplus, or other description of profits due policy holders.....	7,780 30
All other liabilities, viz.: Premiums paid in advance, \$1,990.55; contingent reserve, \$1,381; contingent guarantee fund, \$55,000; total ..	58,371 55
Liabilities on policyholders' account.....	\$5,593,167 50
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders.....	689 34
Belonging to other than Tontine policyholders.....	717,544 83
Total liabilities.....	\$6,311,401 66

## VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1883.....	\$784,071 00
Premium notes, loans or liens received during 1884.....	74,675 10
Total.....	\$858,746 10

Deductions during the year as follows, viz : Notes, loans or liens used in —

Payment of losses or claims .....	\$46,500 00
Purchase of surrendered policies and canceled by lapse .....	8,984 00
Payment of dividends to policyholders .....	19,008 00
Voided by lapse of policies .....	10,708 10
Transferred .....	14,314 00
Redeemed by maker in cash .....	4,784 00

Total reduction of premium note account ..... \$101,156 10

Balance of note assets December 31, 1884 ..... \$787,590 00

#### VII. EXHIBIT OF POLICIES.

##### NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions :*

	Number.	Amount.
Whole life policies .....	6,520	\$12,510,113
Endowment policies .....	6,468	10,182,689
All other policies .....	1,083	1,835,156

*New policies issued during the year :*

Whole life policies .....	336	652,451
Endowment policies .....	1,976	3,739,988
All other policies .....	25	35,500

*Old policies revived during the year :*

Whole life policies .....	5	14,164
Endowment policies .....	18	24,247

*Additions by dividends during the year :*

Whole life policies .....		7,642
Endowment policies .....		38,287

Total number and amount .....	16,875	\$29,040,287
Deduct policies decreased and ceased to be in force .....	2,543	4,757,491

Total policies in force at the end of the year ..... 18,882 \$24,282,746

*Policies in force at the end of the year, including additions :*

	Number.	Amount
Whole life policies .....	6,395	\$12,181,660
Endowment policies .....	6,715	10,911,635
All other policies .....	722	1,189,451

Total policies in force at the end of the year ..... 18,882 \$24,282,746

*Policies which have ceased to be in force during the year, with the mode of their termination :*

	Number.	Amount.
Terminated by death .....	175	\$352,384
By maturity and discount .....	205	239,560
By expiry (term) .....	286	608,705
By surrender .....	165	289,152
By lapse .....	877	1,545,884
By change and decrease .....	...	40,888
Not taken .....	492	1,063,200
By transfer .....	343	622,778
Totals .....	2,543	\$4,757,491



## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883.....	1,812	\$3,683,992
Policies issued during 1884.....	59	254,755
Total.....	1,871	\$3,938,617
Deduct policies ceased to be in force during 1884....	172	484,446
Policies in force in New York December 31, 1884...	1,699	\$3,504,171
	Number.	Amount.
Losses and claims unpaid December 31, 1883.....	8	\$13,007
Losses and claims incurred during 1884.....	65	109,243
Total.....	73	\$122,249
	Number.	Amount.
Losses and claims on policies in New York paid during 1884.....	66	\$90,026
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses: Cash, \$87,224.36; notes or credits, \$9,398; total.....		\$96,617 36

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# Foreign Life Insurance Companies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
FOREIGN LIFE INSURANCE COMPANIES AUTHORIZED TO  
TRANSACTION BUSINESS IN THIS STATE FOR THE YEAR ENDING  
DECEMBER 31, 1884.

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# EAGLE LIFE INSURANCE COMPANY.

[UNITED STATES BRANCH.]

LONDON, ENGLAND.

[Incorporated 1805; commenced business 1807.]

CHARLES R. LEAYCRAFT, Resident Agent, No. 143 Pearl street, New York.

JEREMIAH LEAYCRAFT, Attorney for service of process, No. 143 Pearl street, New York.

*Supplementary Annual Statement for the year ending December 31, 1884. The Company has discontinued issuing new policies in the United States.*

## I. INCOME DURING 1884.

Total premium income .....	\$19,994 60
Interest on:	
Bonds owned .....	4,000 00
Loans on policies .....	3,464 04
Discount on claims paid in advance .....	64 70
All other items .....	49 20
<b>Total income during the year .....</b>	<b>\$27,572 54</b>

## II. DISBURSEMENTS DURING 1884.

Total amount actually paid for losses and endowments .....	\$62,577 62
Surrendered policies .....	63 01
<i>(Total paid policyholders..... \$62,640.63.)</i>	
Commissions to agents .....	1,220 67
Taxes, licenses, fines and fees in other States .....	463 36
Rent .....	960 00
All other items .....	145 75
<i>(Total miscellaneous expenses..... \$2,789.78.)</i>	
<b>Total disbursements during the year.....</b>	<b>\$65,430 41</b>

Invested as follows:

## III. INVESTED ASSETS.

Loans made in cash to policyholders on the company's policies....	\$55,906 21
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*Bonds, etc., owned by the Company.*

	Cost value.	Market value.	
United States bonds .....	\$113,635 00	\$121,675 00	118,625 00
Cash in bank .....			2,259 67
<b>Total net or invested assets, as per balance.....</b>			<b>\$171,790 88</b>

## IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and stocks owned .....	\$1,000 00
Market value of bonds and stocks over cost .....	8,250 00
Gross deferred premiums on policies in force.....	\$2,591 79
Deduct average loading (30 per cent).....	578 36
<b>Net amount of uncollected and deferred premiums.....</b>	<b>2,313.43</b>
<b>Total admitted assets .....</b>	<b>\$11,563 43</b>

## V. LIABILITIES.

Total policy claims .....	\$10,094 56
National, State or other taxes due .....	399 89
All other liabilities .....	20 11
<b>Total liabilities .....</b>	<b>\$10,514 56</b>

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Losses and claims unpaid December 31, 1883 .....	4	\$11,805 42
Losses and claims incurred during 1884 .....	15	79,371 76
<b>Total .....</b>	<b>19</b>	<b>\$91,177 18</b>

	Number.	Amount.
Losses and claims on policies in New York paid during 1884 .....	17	\$72,578 57

Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses .....	\$20,043 80
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# New York State Casualty Insurance Companies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
NEW YORK STATE CASUALTY INSURANCE COMPANIES MADE  
TO THE SUPERINTENDENT OF THE INSURANCE DEPART-  
MENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF  
DECEMBER, 1884.

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# AMERICAN STEAM BOILER INSURANCE COMPANY.

No. 45 WILLIAM STREET, NEW YORK.

[Organized and incorporated November 5, 1898; commenced business November 7, 1899.]

WILLIAM K. LOTHROP, *President.*

VINCENT R. SCHENCK, *Secretary.*

Capital stock of the Company paid up, \$300,000.

## I. ASSETS.

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$190,000 00	\$316,186 25	
Cash in office, \$655.16; in bank, \$10,018.57; total .....			\$316,186 25
Premiums in due course of collection.....			10,668 78
			16,889 85
Aggregate amount of all actual available assets .....			<u>\$348,694 88</u>

## II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on explosion risks running one year or less .....	\$14,651 25	
Unearned premiums, <i>pro rata</i> , on explosion risks running more than one year .....	26,574 02	
Total unearned premiums .....		\$40,225 27
Salaries and other miscellaneous expenses, due and accrued .....		156 25
All other liabilities, viz: Commissions and brokerage.....		2,787 02
Total liabilities, except capital and net surplus .....		<u>\$43,149 24</u>
Joint-stock capital paid up in cash .....		200,000 00
Surplus beyond all liabilities.....		545 00
Aggregate liabilities, including paid-up capital and net surplus,		<u>\$348,694 88</u>

## III. INCOME DURING THE YEAR.

	Explosion risks.	
Gross cash premiums received .....	\$37,156 05	
Deduct reinsurance, rebate and return premiums.....	1,944 73	
Net cash received for premiums.....		\$35,211 28
Interest and dividends received from all sources.....		7,155 00
Received for inspections.....		6,770 00
Aggregate income received during the year in cash.....		<u>\$79,136 98</u>

## IV. EXPENDITURES DURING THE YEAR.

Commissions and brokerage.....	\$18,198 89
Salaries and other charges of officers, clerks and other employes..	14,282 79
State, national and local taxes.....	845 04
All other payments.....	15,543 88
Aggregate expenditures during the year in cash.....	<u>\$48,864 05</u>



## V. MISCELLANEOUS.

*Risks and Premiums.*

	Risks.	Premiums
In force December 31, 1883.....	\$231,100 00	\$1,917 00
Written or renewed in 1884.....	6,431,586 00	83,000 00
<b>Totals.....</b>	<b>\$6,662,686 00</b>	<b>\$84,917 00</b>
Deduct expirations and cancellations.....	994,442 00	25,033 00
<b>In force December 31, 1884.....</b>	<b>\$5,668,244 00</b>	<b>\$59,884 00</b>

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1884.....	One year or less.....	\$3,604,587	\$32,368 90	1—2	\$14,654 45
1884.....	Two years.....	50,000	547 50	3—4	41 25
1884.....	Three years.....	1,981,650	20,032 44	5—6	94,188 33
1884.....	Four years.....	45,000	632 50	7—8	544 00
1884.....	Five years.....	30,000	500 00	9—10	450 00
<b>Totals.....</b>		<b>\$5,666,237</b>	<b>\$33,976 34</b>		<b>\$40,235 03</b>

*Answers to General Interrogatories.*

Total premiums and inspections received since the organization of the Company,	\$73,005 40
Total amount of the Company's stock owned by the directors at par value.....	70,800 00

*Business in the State of New York during the year.*

Explosion risks written.....	\$2,687,400 00
Premiums received.....	20,086 00

## AMERICAN SURETY COMPANY.

No. 160 BROADWAY, NEW YORK.

[Organized or incorporated April 14, 1884; commenced business April 15, 1884.]

RICHARD A. ELMER, *President.*DAVID B. SICKELS, *Secretary*

Capital stock of the company paid up, \$500,000.

## I. ASSETS

*Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$300,000 00	\$355,437 50	\$355,437 50

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
St. Louis, Alton and Terre Haute R. R. Co. bonds.....	\$10,000 00	\$10,000 00		
Clev., Col., Cin. & Ind. R.R. Co. bds.	10,000 00	3,300 00	25,000 00	
Central National Bank stock.....	15,000 00	16,800 00		
Second Ave. R. R. Co. bonds.....	25,000 00	26,750 00	25,000 00	
American Express Co. stock.....	10,000 00	9,000 00	10,000 00	
Iron Mountain R. R. Co. bonds.....	5,000 00	3,550 00		
Mercantile National Bank stock....	10,000 00	11,500 00	7,500 00	
<b>Total amounts.....</b>	<b>\$95,000 00</b>	<b>\$90,900 00</b>	<b>\$67,500 00</b>	<b>\$67,500 00</b>
Cash in office, \$58.53; in bank, \$73,784.26; total.....				73,793 79
Interest due and accrued on collateral loans.....				164 00
Premiums in due course of collection.....				9,569 35
<b>Aggregate amount of all actual available assets.....</b>				<b>\$506,463 53</b>

*Items not admitted:*

furniture and fixtures.....	<u>\$2,896 97</u>
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## II. LIABILITIES.

Fifty per cent on surety risks.....	\$16,446 75
All other liabilities, viz.: Commissions and brokerage.....	888 10
<b>Total liabilities, except capital.....</b>	<u>\$16,834 85</u>
Joint-stock capital paid up in cash.....	600,000 00
<b>Aggregate liabilities, including paid-up capital.....</b>	<u><u>\$516,834 85</u></u>

## III. INCOME EIGHT AND ONE-HALF MONTHS.

Gross cash premiums received.....	\$25,258 16
Deduct reinsurance, rebate and return premiums.....	108 95
<b>Net cash received for premiums (all surety risks).....</b>	<u>\$25,149 21</u>
Interest and dividends received from all sources.....	15,609 29
<b>Aggregate income received during above-mentioned period in cash.....</b>	<u><u>\$40,758 50</u></u>

## IV. EXPENDITURES, EIGHT AND ONE-HALF MONTHS.

Net amount paid for losses (all security risks).....	\$32 00
Commissions and brokerage.....	8,440 09
Salaries and other charges of officers, clerks and other employes..	13,708 98
State, national and local taxes.....	799 14
All other payments, viz.: Rent, stationery, law and general office expenses.....	25,883 73
<b>Aggregate expenditures during above-mentioned period.....</b>	<u><u>\$43,864 23</u></u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Surety risks	Premiums.
Written or renewed in 1894.....	\$4,212 738	\$35,552 64
Deduct expirations and cancellations.....	\$330,173	\$2,659 13
<b>Net amount in force.....</b>	<u><u>\$2,873,555</u></u>	<u><u>\$33,893 51</u></u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$25,258 16
Total losses paid since organization.....	32 00
Total amount of the Company's stock owned by the directors at par value.....	200,500 00
Total amount of surety losses incurred during the year.....	<u><u>32 00</u></u>

*Business in the State of New York during the year.*

Surety and fidelity risks written.....	\$2,694,147 00
Premiums received.....	23,033 78
Losses paid.....	32 00
Amount of losses incurred.....	<u><u>32 00</u></u>

## FIDELITY AND CASUALTY COMPANY.

No. 214 BROADWAY, NEW YORK.

[Organized or incorporated March 30, 1876; commenced business May 1, 1876.]

WILLIAM M. RICHARDS, *President*.JOHN M. CRANE, *Secretary*.

Capital stock paid up, \$250,000.

## I. ASSETS.

Market value of real estate owned, unincumbered.....	\$5,000 00
Loans on bond and mortgage (first liens) .....	1,850 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$260,000 00	\$270,981 25	
New York, Lack. and W. R. R. Co. guaranteed stk.	25,000 00	21,250 00	
P., C. and Toledo R. R. bonds.....	50,000 00	52,500 00	
Total par and market values.....	\$335,000 00	\$344,731 25	344,731 25

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.	
Oregon Short Line bonds.....	\$40,000 00	\$34,800 00	\$50,000 00	
Utah Southern R. R. bonds.....	40,000 00	32,400 00		
East Tenn., Va. and Ga. R. R. bds.....	12,000 00	6,000 00	5,000 00	
Bankers' and Merchants' bonds.....	23,000 00	7,500 00	3,500 00	
Home Insurance Co. stock.....	6,000 00	6,900 00	5,000 00	
Continental Fire Ins. Co. stock.....	3,800 00	3,550 00	5,640 00	
Total amounts.....	\$129,800 00	\$103,150 00	\$69,140 00	69,140 00
Cash in office, \$5,699.59; in bank, \$23,150.80; total.....				23,850 39
Interest due and accrued on stocks and bonds.....				1,062 50
Interest due and accrued on collateral loans.....				314 89
Premiums in due course of collection.....				47,681 55
All other assets.....				1,262 02

Aggregate amount of all actual, available Assets..... \$499,892 00

*Items not admitted:*

Assets unspecified.....	\$1,800 00
Ledger balances.....	861 95
Plate glass on hand.....	2,417 68
Premiums over three months due.....	6,258 82
Other inadmissible assets.....	193 50
Total.....	\$12,430 95

## II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$5,746 31
Total unearned premiums, 50 per cent of premiums on all unexpired risks running one year or less.....	\$173,755 17
Total unearned premiums, <i>pro rata</i> , on all unexpired risks running more than one year.....	10,588 42
Total unearned premiums.....	190,387 59
Salaries and other miscellaneous expenses, due and accrued.....	1,930 79
All other liabilities, viz.: Commissions and brokerage.....	13,471 64
Total liabilities, except capital and net surplus.....	\$311,486 33
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	35,406 27

Aggregate liabilities, including paid up capital and net surplus, \$499,892 00

## III. INCOME DURING THE YEAR.

	Fidelity.	Accident.	Plate glass.	Steam boiler.	
Cash premiums received	\$130,307 66	\$308,809 83	\$69,423 75	\$39,410 22	
Reinsurance, rebate and 1/2 premiums	12,258 84	3,635 10	1,796 92	1,229 85	
Cash received for premiums	\$107,953 82	\$200,174 73	\$67,626 83	\$38,180 47	
Interest and dividends received from all sources					\$418,934 85
					14,822 63
Aggregate income received during the year in cash					\$428,757 48

## IV. EXPENDITURES DURING THE YEAR.

	Fidelity.	Accident.	Plate glass.	Steam boiler.	
Amount paid for losses	\$69,502 63	\$86,911 87	\$24,509 13	\$402 78	
Salvages and reinsurances	15,787 89		1,870 08		
Net amount paid for losses	\$53,864 74	\$86,911 87	\$22,139 10	\$402 78	
Commissions and brokerage					\$164,818 19
Salaries and other charges of officers, clerks and other employes					20,000 00
Interest, national and local taxes					106,757 55
Other payments					49,402 56
					9,560 33
					52,697 36
Aggregate expenditures during the year in cash					\$402,785 99

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Fidelity risks.	Premiums.	Accident risks.	Premiums
For the year ending December 31, preceding year	\$9,360,548 87	\$76,110 04	\$31,519,350 00	\$139,183 32
For the year ending December 31, 1884	17,551,508 66	140,811 42	26,523,512 85	239,086 36
Total	\$26,812,058 53	\$216,921 46	\$58,042,863 85	\$378,269 68
Net expirations and cancellations	13,010,808 24	106,275 01	26,264,750 00	226,211 87
In force December 31, 1884	\$13,801,449 29	\$110,146 45	\$32,778,113 85	\$152,057 81

	Plate glass risks.	Premiums.	Steam boiler risks.	Premiums.
For the year ending December 31, preceding year	\$1,791,709 54	\$53,912 25	\$3,517,592 33	\$35,842 09
For the year ending December 31, 1884	2,523,908 34	78,301 33	4,369,486 00	45,636 25
Total	\$4,315,617 88	\$132,213 58	\$7,887,078 33	\$81,478 37
Net expirations and cancellations	2,034,651 74	59,569 80	4,143,498 33	42,390 87
In force December 31, 1884	\$2,280,966 14	\$72,643 78	\$3,743,580 00	\$39,087 50
Aggregate amount		\$42,604,113 28		\$378,914 54

*Recapitulation.*

	Year written.	Amount of risk.	Premium.	Fraction.	Unearned.
For the term of one year, viz.:					
Fidelity	1884	\$13,801,449 29	\$110,146 45	1-2	\$55,073 23
Accident	1884	23,778,112 85	152,057 81	1-2	76,028 91
Plate glass	1884	2,083,881 77	60,880 59	1-2	30,440 29
Steam boiler	1884	3,613,785 00	36,425 50	1-2	18,212 75
For the term of three years, viz.:					
Plate glass	1883	8,494 97	579 15	1-3	96 50
Plate glass	1882	54,697 88	3,004 91	1-3	1,502 45
Plate glass	1884	132,962 02	8,156 13	5-6	6,789 44
Steam boiler	1884	129,800 00	2,664 00	5-6	2,220 00
Total		\$43,604,113 28	\$378,914 54		\$190,287 59

*General Interrogatories.*

Total amount of premiums received from the organization of the Company to date..	\$1,423,783 3
Losses paid from organization to date.....	506,824 2
Total amount of cash dividends declared since the Company commenced business ..	91,064 1
Total amount of the Company's stock owned by the directors at par value .....	164,772 3
Losses incurred during the year .....	200,000 0
Amount deposited in different States and countries for the security of all the Company's policyholders.....	

*Business in the State of New York during the year 1884.*

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity .....	\$5,960,815 00	\$44,489 73	\$13,883 35	\$13,883 35
Accident.....	8,387,750 00	57,444 42	25,663 58	25,663 58
Plate glass .....	1,125,366 81	34,563 94	13,691 14	13,691 14
Steam boiler .....	1,977,910 00	18,414 16	133 00	133 00
Aggregate .....	<u>\$17,452,741 81</u>	<u>\$154,942 25</u>	<u>\$52,315 97</u>	<u>\$52,315 97</u>

**LLOYDS PLATE GLASS INSURANCE COMPANY.**

No. 68 WILLIAM STREET, NEW YORK.

[Organized or incorporated August, 1882; commenced business September 4, 1882.]

JAMES G. BREMER, *President.*WILLIAM T. WOODS, *Secretary.*

Capital stock of the company paid up, \$100,000.

**I. ASSETS.***Stocks, Bonds, etc. owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$106,500 00	\$130,076 35	
New York City Water stock.....	10,000 00	10,300 00	
Total par and market values .....	<u>\$116,500 00</u>	<u>\$140,376 35</u>	\$140,376 35
Cash in office, \$965.88; in bank, \$3,495.39; total.....			4,461 27
Interest due and accrued on stocks and bonds.....			1,135 00
Premiums in due course of collection.....			18,800 34
Aggregate amount of all actual, available assets.....			<u>\$164,772 36</u>

*Items not admitted:*

Plate glass on hand .....	\$14,823 45
Sundry accounts .....	73 52
Total.....	<u>\$14,897 97</u>

**II. LIABILITIES.**

Net amount of unpaid losses and claims .....	\$1,572 12
Unearned premiums, at 50 per cent of premiums on risks running one year or less .....	\$53,019 19
Unearned premiums, <i>pro rata</i> , on risks running more than one year.....	2,436 35
Total unearned premiums .....	60,445 54
Salaries and other miscellaneous expenses, due and accrued.....	8,288 14
All other liabilities, viz.: Commissions and brokerage.....	3,067 13
Total liabilities, except capital.....	<u>\$73,313 18</u>
Joint-stock capital paid up in cash .....	100,000 00
Aggregate liabilities, including paid-up capital.....	<u>\$173,313 18</u>

## III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$120,394 06	
Deduct reinsurance, rebate and return premiums .....	8,950 12	
Net cash received for premiums.....		\$120,374 58
Interest and dividends received from all sources.....		2,678 46
Income from all other sources.....		252 42
Aggregate income received during the year in cash.....		<u>\$123,305 48</u>

## IV. EXPENDITURES DURING THE YEAR

Gross amount paid for losses ..	\$68,421 58	
Deduct salvages and reinsurance.....	21,296 21	
Net amount paid for losses.....		\$47,125 33
Dividends paid.....		5,000 00
Commissions and brokerage.....		26,040 23
Salaries and other charges of officers, clerks and other employes...		30,955 10
State, national and local taxes .....		2,572 21
Aggregate expenditures during the year in cash.....		<u>\$111,692 86</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Risks.	Premiums.
In force December 31, 1893.....	\$3,192,968	\$91,446 00
Written or renewed in 1894.....	4,031,065	133,070 50
Totals.....	\$7,214,023	\$224,516 50
Deduct expirations and cancellations .....	3,388,898	105,566 26
Net amount in force.....	<u>\$3,825,125</u>	<u>\$118,950 24</u>

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1894 ..	One year or less.....	\$3,775,425	\$116,083 38	1-2	\$58,019 19
1894 ..	Three years.....	49,700	2,911 86	5-6	2,436 55
Totals.....		<u>\$3,825,125</u>	<u>\$118,950 24</u>		<u>\$60,445 74</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$374,013 18
Total losses paid since organization.....	87,383 47
Total amount of cash dividends declared since the company commenced business...	5,000 00
Total amount of the company's stock owned by the directors at par value.....	71,400 00
Total amount of losses incurred during the year .....	<u>47,179 19</u>

*Business in the State of New York during the year.*

Risks written.....	\$3,646,669 00
Premiums received.....	87,194 64
Losses paid.....	24,133 65
Amount of losses incurred.....	24,213 57
Amount paid the comptroller for taxes on premiums.....	436 80
Amount paid the comptroller for taxes on capital stock.....	<u>180 00</u>

## METROPOLITAN PLATE GLASS INSURANCE COMPANY.

No. 66 LIBERTY STREET, NEW YORK.

[Organized or incorporated April 22, 1874; commenced business April 23, 1874.]

HENRY HARTEAU, *President.*

JOHN H. TAYLOR, *Secretary.*

Capital stock of the Company paid up, \$100,000.

### I. ASSETS.

#### *Bonds owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$155,000 00	\$174,181 25	
Cash in office, \$1,646.98; in bank, \$12,372.16; total.....			\$174,181 25
Interest due and accrued on stocks and bonds.....			14,019 14
Premiums in due course of collection.....			592 75
Bills receivable, not matured, taken for premiums.....			9,448 73
			65 33
Aggregate amount of all actual, available assets.....			<u>\$198,253 20</u>

#### *Item not admitted:*

Glass on hand.....	\$5,815 48
Assets not specified.....	2,015 22
Total items not admitted.....	<u>\$7,830 70</u>

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,569 61
Total unearned premiums.....	58,326 31
Salaries and other miscellaneous expenses, due and accrued.....	1,492 65
Commissions and brokerage.....	1,868 74
Total liabilities, except capital and net surplus.....	<u>\$58,277 81</u>
Joint-stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.....	39,975 89
Aggregate liabilities, including paid-up capital and net surplus.....	<u>\$198,253 20</u>

### III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$111,895 28
Deduct reinsurance, rebate and return premiums.....	7,116 77
Net cash received for premiums.....	\$104,708 59
Interest and dividends received from all sources.....	6,724 80
Aggregate income received during the year in cash.....	<u>\$111,433 39</u>

### IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$52,084 07
Deduct salvages and reinsurances.....	12,828 78
Net amount paid for losses.....	\$39,705 29
Dividends paid.....	10,000 00
Commissions and brokerage.....	26,296 97
Salaries and other charges of officers, clerks and other employes ..	23,463 65
State, national and local taxes.....	854 82
Aggregate expenditures during the year in cash.....	<u>\$99,320 73</u>

V. MISCELLANEOUS.  
*Risks and Premiums.*

	Risks.	Premiums.
In force December 31, 1883.....	\$3,095,378	\$35,118 60
Written or renewed during the year .....	3,670,110	113,769 39
Total.....	\$6,765,488	\$308,882 99
Deduct expirations and cancellations .....	3,340,001	102,330 37
Net amount in force.....	\$3,425,487	\$106,552 62

*Recapitulation of Risks and Unearned Premiums.*

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1884....	One year or less.....	\$3,425,487	\$106,552 62	1-3	\$53,336 31

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company.....	\$712,806 00
Total losses paid since organization, less salvage.....	234,747 00
Total cash dividends declared since the Company commenced business.....	87,000 00
Total amount of the Company's stock owned by the directors at par value.....	54,500 00
Total amount of losses incurred during the year.....	40,036 81

*Business in the State of New York during the year.*

Risks written .....	\$1,871,215 00
Premiums received.....	51,332 00
Losses paid .....	23,787 00
Amount of losses incurred .....	51,317 00
Amount paid the Comptroller for taxes on premiums .....	409 48
Amount paid the Comptroller for taxes on dividends to stockholders .....	250 00





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# Casualty Insurance Companies of Other States and Countries.

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
CASUALTY INSURANCE COMPANIES OF OTHER STATES AND  
COUNTRIES AUTHORIZED TO TRANSACT BUSINESS IN THIS  
STATE, MADE TO THE SUPERINTENDENT OF THE INSURANCE  
DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY  
OF DECEMBER, 1884.**

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# ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Organized or incorporated June, 1872; commenced business June, 1874.]

**ALEXANDER T. GALT, President.**

**FRANK F. PARKINS, Assistant Secretary.**

Capital stock of the Company paid up, \$157,560.

## I. ASSETS.

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.	
United States bonds.....	\$100,000 00	\$118,000 00	
Montreal Harbor bonds.....	45,000 00	49,750 00	
Montreal Warehousing bonds.....	7,689 51	7,689 51	
Dominion stock.....	549 67	549 67	
Montreal Corporation stock.....	5,000 00	5,400 00	
Montreal Corporation bonds.....	2,000 00	2,145 00	
Champlain and St. Lawrence Junction Ry. bonds...	7,000 00	5,600 00	
<b>Total.....</b>	<b>\$167,239 18</b>	<b>\$184,144 18</b>	
Cash in office, \$6,107.62; in bank, \$20,023.65; total.....			26,131 27
Interest due and accrued on stocks and bonds.....			2,024 58
Premiums in due course of collection.....			87,662 95
<b>Aggregate amount of all actual, available assets.....</b>			<b>\$299,962 98</b>

## II. LIABILITIES.

Total unearned premiums.....	\$100,140 60
Salaries and other miscellaneous expenses, due and accrued.....	2,118 17
All other liabilities, viz.: Commissions and brokerage.....	20,915 74
<b>Total liabilities, except capital and net surplus..</b>	<b>\$123,169 51</b>
Joint-stock capital paid up in cash.....	157,560 00
Surplus beyond all liabilities.....	19,233 47
<b>Aggregate liabilities, including paid-up capital and net surplus,</b>	<b>\$299,962 98</b>

## III. INCOME DURING THE YEAR.

	Accident.
Gross cash premiums received.....	\$401,948 10
Deduct reinsurance, rebate and return premiums.....	60,350 21
<b>Net cash received for premiums.....</b>	<b>\$340,997 79</b>
Interest and dividends received from all sources.....	5,534 53
<b>Aggregate income received during the year in cash.....</b>	<b>\$346,532 32</b>

## IV. EXPENDITURES DURING THE YEAR.

	Accident.
Gross amount paid for losses.....	\$147,034 65
Deduct reinsurances.....	2,573 55
<b>Net amount paid for losses.....</b>	<b>\$144,661 80</b>
Dividends paid.....	9,453 60
Commissions and brokerage.....	95,959 52

Salaries and other charges of officers, clerks and other employes...	\$49,537 80
State, national and local taxes .....	6,550 74
All other payments .....	30,411 10
<b>Aggregate expenditures during the year in cash .....</b>	<b>\$86,500 64</b>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Accident risks.	Premiums.
In force on the thirty-first day of December of the preceding year....	\$30,584 300	\$146,152 81
Written or renewed during the year .....	32,677,400	421,787 21
<b>Total .....</b>	<b>\$63,261,700</b>	<b>\$567,940 02</b>
Deduct those expired and marked off as terminated .....	30,421,750	382,069 41
<b>In force at the end of the year .....</b>	<b>\$32,839,950</b>	<b>\$305,850 61</b>
Deduct amount reinsured .....	970,950	5,569 42
<b>Net amount in force .....</b>	<b>\$32,839,000</b>	<b>\$300,281 19</b>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$1,003,414 89
Total losses paid since organization .....	316,545 63
Total cash dividends declared since the Company commenced business .....	42,308 26
Total amount of the Company's stock owned by the directors at par value .....	33,990 00
Total amount of accident losses incurred during the year .....	142,898 94

*Business in the State of New York during the year*

Accident risks written .....	\$2,569,700 00
Premiums received .....	24,730 62
Losses paid .....	7,309 39
Amount of losses incurred .....	7,309 39

## GUARANTEE COMPANY OF NORTH AMERICA.

## MONTREAL, CANADA.

[Organized or incorporated August 2, 1851; commenced business April, 1872.]

ALEXANDER T. GALT, *President.*JAMES GRANT, *Secretary.*

Capital stock of the company, paid up, \$300,000.

## I. ASSETS.

Market value of real estate owned, unincumbered. ....	\$1,600 00
Loans on paid-up life policies. ....	400 00

*Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds .....	\$314,000 00	\$340,000 00
Montreal Corporation bonds .....	30,000 00	21,060 00
Montreal Corporation stock .....	5,000 00	7,150 00
Montreal Harbor bonds .....	36,000 00	39,475 00
Montreal Warehousing bonds .....	7,689 51	7,689 51
Victoria, B. C., Water-works bonds .....	10,000 00	12,300 00
Dominion of Canada stock .....	899 67	399 67
Lake Champlain and St. Lawrence Junc. Ry. bonds .....	5,000 00	4,000 00
Canada Central Railway bonds .....	9,733 34	10,035 00
Province of Quebec bonds .....	1,000 00	1,040 00
City of Toronto bonds .....	10,000 00	11,350 00
City of Richmond, Va., bonds .....	1,000 00	1,127 50
<b>Total par and market values .....</b>	<b>\$319,822 52</b>	<b>\$355,616 68</b>

355,616 68

Cash in office, \$4,253.72; in bank, \$35,290.57; total.....	\$39,544 29
Interest due and accrued on stocks and bonds.....	2,948 99
Premiums in due course of collection.....	42,050 95

Aggregate amount of all actual, available assets ..... \$442,155 91

*Items not admitted :*

Bills receivable.....	\$3,135 75
Furniture and safes.....	4,009 25
Total.....	<u>\$7,145 00</u>

II. LIABILITIES.

Net amount of unpaid losses and claims .....	\$11,594 61
Total unearned premiums .....	91,134 88
Salaries and other miscellaneous expenses, due and accrued .....	3,619 16
All other liabilities, viz.: Commissions and brokerage .....	1,880 84

Total liabilities, except capital and net surplus.....	\$108,228 99
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	33,926 92

Aggregate liabilities, including paid-up capital and net surplus, \$442,155 91

III. INCOME DURING THE YEAR.

Gross cash premiums received .....	\$202,845 96
Deduct reinsurance, rebate and return premiums .....	11,147 94

Net cash received for premiums (all guarantee risks) ..	\$191,698 02
Interest received on bonds and stocks .....	11,108 40
Income from all other sources .....	15,293 95

Aggregate income received during the year in cash ..... \$218,100 37

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all guarantee risks) .....	\$92,852 76
Dividends paid .....	18,000 00
Commissions and brokerage .....	8,785 87
Salaries and other charges of officers, clerks and other employes ..	41,689 26
State, national and local taxes .....	8,306 28
All other payments .....	35,002 06

Aggregate expenditures during the year in cash..... \$199,696 83

V. MISCELLANEOUS.

*Risks and Premiums.*

	Guarantee risks.	Premiums.
In force December 31, 1883.....	\$17,622,655	\$143,703 84
Written or renewed during the year.....	36,230,568	217,014 51
Totals.....	\$53,853,223	\$360,717 35
Deduct expirations and cancellations .....	30,366,543	173,818 43
In force December 31, 1884 .....	\$23,534,680	\$187,896 92
Deduct amount reinsured .....	650,500	5,630 16
Net amount in force.....	<u>\$22,884,180</u>	<u>\$182,266 76</u>

*Answers to General Interrogatories.*

Total premiums received since the organization of the Company .....	\$395,434 81
Total losses paid since organization .....	323,343 50
Total cash dividends declared since the Company commenced business...	80,805 18
Total dividends declared payable in stock since organization .....	33,900 00
Total amount of the Company's stock owned by the directors at par value .....	33,340 00
Total amount of guarantee losses incurred during the year .....	97,365 92
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.: State of New York for the protection of policyholders in the United States, generally, \$200,000; Virginia, \$15,000; Ottawa, Canada, \$5,000.18.	

*Business in the State of New York during the Year.*

Guarantee risks written.....	\$4,595,300 00
Premiums received.....	34,751 12
Losses paid.....	27,091 74
Amount of losses incurred.....	27,091 74

## HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

[Organized or incorporated June, 1886; commenced business October, 1886.]

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital stock of the Company paid up, \$250,000.

### I. ASSETS.

Market value of real estate owned, unincumbered.....	\$4,496 14
Loans on bond and mortgage (first liens).....	211,050 00
Interest accrued thereon.....	5,156 01

### *Stocks, Bonds, etc., owned by the Company.*

	Par value.	Market value.
United States bonds.....	\$3,000 00	\$3,400 00
Connecticut State bonds.....	100,000 00	105,000 00
Evansville, Ind., City bonds.....	10,000 00	10,000 00
Urbana, Ill., Township bonds.....	4,000 00	4,000 00
Peoria, Ill., Township bonds.....	5,000 00	5,000 00
Peoria, Ill., County bonds.....	5,000 00	5,250 00
Dayton and Western Railroad bonds.....	15,000 00	16,500 00
St. Johnsbury and L. Champlain Railroad bonds.....	15,000 00	16,500 00
City National Bank stock, Hartford.....	5,000 00	3,250 00
Hartford National Bank stock, Hartford.....	1,300 00	2,340 00
Security Company stock, Hartford.....	5,000 00	6,250 00
N. Y., H. H. & Hartford Railroad Co. stock.....	10,000 00	12,500 00
Chicago, Burlington and Quincy R. R. Co. stock.....	11,000 00	12,650 00
Total par and market values.....	\$183,300 00	\$307,940 00

Cash in office, \$1,289.29; in bank, \$33,078.09; total.....	207,240 00
Interest due and accrued on stocks and bonds.....	34,817 34
Premiums in due course of collection.....	2,501 24
	39,523 04

Aggregate amount of all actual, available assets..... **\$505,273 81**

### II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,750 00
Unearned premiums, at 50 per cent for premiums and inspections on risks running one year or less.....	145,898 40
Unearned premiums, <i>pro rata</i> , on risks running more than one year.....	10,878 38
Total unearned premiums.....	156,744 87
Salaries and other miscellaneous expenses, due and accrued.....	450 00
All other liabilities, viz.: Commissions and brokerage.....	9,424 36
Total liabilities, except capital and net surplus.....	\$168,369 23
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	86,904 58

Aggregate liabilities, including paid up capital and net surplus, **\$505,273 81**

## III. INCOME DURING THE YEAR.

Gross amount received for premiums and inspections.....	\$314, 63c	
Deduct reinsurance, rebate and return premiums .....	14, 029 84	
Net cash received for premiums and inspections.....		\$301,607 10
Interest received on bonds and mortgages.....		12,910 76
Interest and dividends received from all other sources.....		9,605 21
Income from all other sources, viz.: Special mechanical services..		2,529 55
Aggregate income received during the year in cash .....		<u>\$326,652 62</u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses .....		\$15,801 08
Dividends paid .....		25,000 00
Commissions and brokerage.....		67,241 40
Salaries and other charges of officers, clerks and other employes..		17,850 00
State, national and local taxes.....		6,043 11
All other payments, viz.: Inspection expenses, \$101,954.66; agency, office, law and miscellaneous items, \$58,153.85; total.....		160,108 51
Aggregate expenditures during the year in cash.....		<u>\$391,044 05</u>

## V. MISCELLANEOUS.

*Risks and Premiums.*

	Steam boiler risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$35,371,902	\$303,307 90
Written or renewed during the year.....	27,873,055	318,904 00
Total.....	\$63,247,957	\$621,309 80
Deduct those expired and marked off as terminated .....	26,369,086	313,663 89
In force on the 31st day of December, 1884.....	<u>\$36,878,871</u>	<u>\$307,547 41</u>

*Recapitulation of Risks and Premiums.*

Year written.	Term.	Amount covered.	Premiums thereon.	Fraction unearned.	Premiums unearned.
1884	One year or less.....	\$35,915,238	\$301,733 98	1-3	\$145,866 49
1883	Two years.....	36,000	504 16	1-4	126 04
1884		33,250	531 66	3-4	391 28
1882		73,600	1,233 50	1-6	323 08
1883	Three years.....	80,500	1,847 87	1-3	923 93
1884		725,233	10,570 24	5-6	8,808 50
1882	Five years.....	10,000	433 00	7-10	306 60
Totals.....		<u>\$36,878,871</u>	<u>\$307,547 41</u>		<u>\$156,744 87</u>

*Answers to General Interrogatories.*

Total amount received for premiums and inspections since the organization of the Company.....	\$2,981,430 52
Total losses paid since organization.....	215,599 51
Total cash dividends declared since the Company commenced business.....	264,780 00
Total dividends declared payable in stock since organization.....	140,000 00
Total amount of the Company's stock owned by the directors at par value.....	60,750 00
Total amount of steam boiler losses incurred during the year.....	16,033 86
Amounts deposited in various States and countries for the protection of policy-holders, viz.: State of Connecticut.....	<u>100,000 00</u>

*Business in the State of New York during the year.*

Steam boiler risks written.....	\$4,703,661 00
Premiums received.....	36,090 68
Received for inspection.....	15,467 44
Losses paid.....	175 00
Amount of losses incurred.....	775 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	<u>300 10</u>



## TRAVELERS INSURANCE COMPANY.

[ACCIDENT DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business April 1, 1864.]

JAMES G. BATTERSON, *President*.RODNEY DENNIS, *Secretary*.

## I. CAPITAL.

Capital stock paid up in cash, \$600,000.

## II. INCOME DURING 1884.

Total premium income .....	\$3,068,967 53
Interest on:	
Mortgage loans .....	2,896 88
Bonds and dividends on stock .....	91,865 38
Other debts due the company .....	19,249 00
Discount on claims paid in advance .....	612 65
Rents from company's property .....	1,444 00
Profits on bonds, stocks, or real estate sold .....	15,623 00
<b>Total income during the year .....</b>	<b>\$2,200,158 39</b>
Balance of net or ledger assets December 31, 1883 .....	2,189,093 64
<b>Total .....</b>	<b>\$4,389,252 03</b>

## III. DISBURSEMENTS DURING 1884.

Total amount actually paid for losses .....	\$950,588 57
<i>(Total paid policyholders .....</i> \$950,588.57.)	
Paid stockholders for interest or dividends .....	96,000 00
Commissions to agents .....	537,136 81
Salaries and traveling expenses of agents .....	118,220 47
Medical examiners' fees .....	12,896 00
Salaries and other compensation of officers and other office employes .....	89,875 90
Taxes, licenses, fines and fees in other States .....	29,426 47
Rent, less \$262.81, received under sub-lease .....	25,779 07
Paid for furniture and fixtures and safes for home and agency offices .....	957 71
Advertising .....	59,852 01
All other items, viz.: Blanks and stationery, \$22,979.42; express charges, \$7,897.60; loss expenses, \$6,667.94; expense account, \$9,968.41; exchange, \$3,067.29; postage, \$19,602.37; total .....	69,173 03
<i>(Total miscellaneous expenses .....</i> \$1,038,818.07)	

Disbursements during the year deducted from above total ..... \$1,989,406 64

Balance December 31, 1884 ..... \$2,399,845 39

Invested as follows :

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value .....	\$101,588 70
Loans secured by mortgages on real estate, first liens .....	75,825 00

*Collateral Loans.*

	Par value.	Market value.	Amount loaned.
The Repub. Pub. Co., Denv., Col...	\$40,000 00	\$40,000 00	\$38,000 00
Mortg. on real est., Dickinson Co., Kansas	100,000 00	130,000 00	85,000 00
Ft. Morgan Irriga. Co., Greeley, Col.	10,000 00	5,000 00	
Uncompahgre Canal Co., Col., bds.	50,000 00	50,000 00	
Ft. Morgan Irriga. Co., Greeley, Col.	40,000 00	30,000 00	
Real estate mortgages on land under Fort Morgan Canal	22,600 00	22,600 00	25,000 00
Del. N., Col., Land & Can. Co. bds.	27,000 00	27,000 00	25,000 00
Meriden Britannia Company stock,	22,450 00	29,800 00	20,000 00
<b>Total amounts</b>	<b>\$323,050 00</b>	<b>\$385,400 00</b>	<b>\$230,000 00</b>

\$230,000 00

*Stocks, Bonds, etc., owned by the Company.*

	Cost value.	Market value.
United States bonds	\$257,308 00	\$264,875 00
Connecticut State bonds	7,754 68	7,150 00
Tennessee State bonds	26,677 50	13,190 00
Virginia State bonds	15,109 50	9,933 00
Johnson County, Ill., bonds	23,385 61	22,540 00
Wayne County, Ill., bonds	16,635 82	16,490 00
White County, Ill., bonds	3,060 44	3,330 00
Otter Tail County, Minn., bonds	45,500 00	45,500 00
Rio Arriba County, N. M., bonds	14,896 00	14,896 80
School District No. 84, Cass County, Dak., bonds	1,500 00	1,500 00
School District No. 1, Montrose County, Col., bds.	8,000 00	8,000 00
Bloomfield, Conn., Town bonds	30,000 00	30,000 00
Pitkin, Col., Town bonds	3,500 00	3,500 00
Howard Township, Kan., bonds	20,441 43	20,400 00
Paw Paw Township, Kan., bonds	6,813 50	6,900 00
Elizabeth, N. J., City bonds	9,598 23	3,900 00
Lima, Ohio, City bonds	15,980 00	16,000 00
Indianapolis and Cincinnati Railroad Co. bonds	13,160 00	14,280 00
Chicago, Burlington and Quincy Railroad Co. bonds	3,000 00	5,580 00
Columbus and Western Railroad Co. bonds	53,000 00	50,000 00
Chicago, Burlington and Quincy Railroad Co. stock	122,927 25	126,500 00
Illinois Central Railroad Co. stock	51,156 25	46,800 00
Pennsylvania Railroad Co. stock	200,985 67	165,400 00
Union Pacific Railroad Co. stock	23,462 50	9,200 00
Chicago, Mil. and St. Paul R. R. Co. preferred stock	8,543 75	10,300 00
Chicago, Mil. and St. Paul R. R. Co. common stock	19,796 50	14,300 00
Chicago and Northwestern R. R. Co. preferred stock	23,268 75	23,900 00
Chicago and Alton R. R. Co. common stock	22,318 75	26,470 00
Illinois Central R. R. Co. 4 per cent Leased Line	5,440 00	5,440 00
Farmers and Mech. Nat. Bk., Hartford, Conn., stk.	22,822 88	19,005 00
American National Bank, Hartford, Conn., stock	13,789 50	17,500 00
City National Bank, Hartford, Conn., stock	41,049 75	31,860 00
Phoenix National Bank, Hartford, Conn., stock	53,787 50	55,350 00
Etna National Bank, Hartford, Conn., stock	26,451 87	24,495 00
Mercantile National Bank, Hartford, Conn., stock	9,982 00	10,500 00
Hartford National Bank, Hartford, Conn., stock	56,415 13	56,500 00
New Britain Nat. Bank, New Britain, Conn., stock	11,500 00	15,000 00
First National Bank, Wallingford, Conn., stock	29,025 00	33,900 00
Nassau Bank, New York, N. Y., stock	6,000 00	6,250 00
Nat. Bank of Commerce, New York, N. Y., stock	13,975 00	14,500 00
St. Paul Nat. Bank, St. Paul, Minn., stock	10,000 00	11,000 00
First Nat. Bank, Morris, Minn., stock	13,000 00	6,000 00
Hartford Trust Company, Hartford, Conn., stock	43,620 15	49,500 00
Western Union Telegraph Company stock	18,000 00	10,800 00
Pullman Palace Car Company bonds	10,507 50	10,400 00
Grand River, Col., Ditch Company bonds	85,000 00	85,000 00
North Poudre, Col., Land, Can. & Reservoir Co. bds.	50,000 00	50,000 00
Fort Morgan, Col., Irrigating Company bonds	60,000 00	60,000 00
Del Norte, Col., Land and Canal Company bonds	14,775 00	15,000 00
Uncompahgre, Col. Canal Company bonds	15,000 00	15,000 00
<b>Total (carried out at cost value)</b>	<b>\$1,661,841 49</b>	<b>\$1,591,364 00</b>

1,661,841 49

Cash in office, \$1,167.66; in bank, \$145,421.07; total 146,588 73

Bills receivable 181,138 11

Agents' ledger balances 2,863 36

Total net or invested assets, as per balance \$2,399,845 39

Deduct depreciation from cost of assets 90,326 07

Total net or invested assets, less depreciation \$2,309,519 32

## V. OTHER ASSETS.

Interest accrued on:	
Bonds and mortgages .....	\$2,450
Total of invested and other assets .....	\$2,812,000
Deduct items not admitted .....	184,000
Total admitted assets .....	\$2,128,000

*Items not admitted:*

Agents' balances .....	\$2,893 36
Bills receivable .....	181,186 11
Total items not admitted .....	\$184,000 47

## VI. LIABILITIES.

Net reinsurance reserve, at fifty per cent of premiums on all unexpired risks .....	\$700,464
Claims for death losses not due .....	\$122,300 00
Claims for death losses and other policy claims resisted .....	55,400 00
Total policy claims .....	177,600
Due on account of salaries, rents and office expenses .....	10,000
Liabilities on policyholders' account .....	\$388,064
Gross surplus on policyholders' account .....	1,239,943
Total liabilities .....	\$2,128,064

## VII. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year:*

	Number.	Amount.
Accident policies in force at the commencement of the year .....	78,294	\$192,923.74
Accidental policies issued during the year .....	102,199	237,719.90
Total number and amount .....	180,493	\$430,643.64
Deduct policies ceased to be in force .....	102,974	232,541.00
Total policies in force at the end of the year .....	77,519	\$198,102.64

*Policies which have ceased to be in force during the year, with the mode of their termination:*

	Number.	Amount.
Terminated by death .....	247	\$424.00
By expiry (term) .....	102,727	232,116.00
Totals .....	102,974	\$232,541.00

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 .....	14,108	\$39,252.04
Policies issued during 1884 .....	16,685	47,493.40
Total .....	30,793	\$86,745.44
Deduct policies ceased to be in force during 1884 .....	18,095	47,325.72
Policies in force in New York December 31, 1884 ..	12,648	\$39,419.72

1884.]

## OF OTHER STATES AND COUNTRIES.

157

	Number.	Amount.
losses and claims unpaid December 31, 1883.....	11	\$39,000
losses and claims incurred during 1884.....	1,896	104,487
Total .....	<u>1,907</u>	<u>\$143,487</u>
	Number.	Amount.
losses and claims on policies in New York paid during 1884.....	<u>1,901</u>	<u>\$120,487</u>
Premiums collected or secured in New York during 1884, without any deduction for losses, dividends, commissions or other expenses.....		<u>\$300,481 12</u>



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# Life Insurance Companies Transacting No New Business.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
LIFE INSURANCE COMPANIES OF THIS AND OTHER STATES,  
TRANSACTIONING NO NEW BUSINESS IN THIS STATE, SHOWING  
THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1884.

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# NEW YORK LIFE INSURANCE AND TRUST COMPANY.

No. 52 WALL STREET, NEW YORK.

[Incorporated March 9, 1890.]

HENRY PARISH, *President.*

JOSEPH R. KEARNY, *Secretary.*

## I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

## II. INCOME DURING 1884.

Renewal premiums.....	\$4,029 57
Annuities.....	21,573 00
Total premium income .....	\$25,601 57
Interest on:	
Bonds and dividends on stocks.....	269,057 25
Rents from company's property .....	27,478 62
Total income during the year .....	\$322,137 44

## III. DISBURSEMENTS DURING 1884.

Total amount actually paid for losses and endowments.....	\$29,000 00
Annuitants .....	24,334 33
Surrendered policies .....	2,700 00
<i>(Total paid policyholders .....</i>	<i>\$56,034.33)</i>
Taxes in State where organized, taxes, licenses, fines and fees in other States .....	6,500 00
<i>(Total miscellaneous expenses .....</i>	<i>\$6,500)</i>
Disbursements during the year, deducted from above total ...	\$62,534 33
Balance December 31, 1884.....	\$259,603 11

Invested as follows:

## IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$262,352 58
Loans secured by mortgages on real estate, first liens.....	1,189,755 50
United States bonds, par value.....	200,000 00
Cash in office, \$2,450,000; in bank, \$145,325.89: total.....	2,595,235 89
Total net or invested assets, as per balance.....	\$4,247,346 97

## V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages .....	\$7,230 28
Bonds and stocks owned .....	114,911 51
Collateral loans .....	60,309 49
Rents due and accrued on company's property or lease .....	4,400 00
Total admitted assets.....	\$186,851 28

## VI. LIABILITIES.

Net reinsurance reserve.....	\$220,164 00
National, State or other taxes due.....	6,500 00
Total liabilities.....	\$226,664 00



## VIL. EXHIBIT OF POLICIES.

## NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

*Policies in force at the commencement of the year, including additions:*

	Number.	Amount.
Whole life policies . . . . .	58	\$181,200

*New policies issued during the year:*

Whole life policies . . . . .	1	8,000
Total number and amount . . . . .	59	\$184,200
Deduct policies decreased and ceased to be in force . . . . .	10	44,000
Total policies in force at the end of the year . . . . .	49	\$140,200

*Policies in force at the end of the year, including additions:*

	Number.	Amount.
Whole life policies . . . . .	49	\$140,000

*Policies which have ceased to be in force during the year, with the mode of their termination.*

	Number.	Amount.
Terminated by death . . . . .	8	\$34,000
By surrender . . . . .	1	5,000
By lapse . . . . .	1	5,000
Totals . . . . .	10	\$44,000

## BUSINESS IN NEW YORK DURING 1884.

*On the lives of citizens of New York.*

	Number.	Amount.
Policies in force December 31, 1883 . . . . .	58	\$181,200
Policies issued during 1884 . . . . .	1	8,000
Total . . . . .	59	\$184,200
Deduct policies ceased to be in force during 1884 . . . . .	10	44,000
Policies in force in New York December 31, 1884 . . . . .	49	\$140,200

	Number.	Amount.
Losses and claims incurred during 1884 . . . . .	9	\$36,700
Losses and claims on policies in New York paid during 1884 . . . . .	2	\$1,700

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APPENDIX.

—◆◆◆—  
LIFE INSURANCE.

—◆◆—  
RECEIVERS' STATEMENTS.

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# ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

EDWARD NEWCOMB, Receiver, Albany, N. Y.

## I. ASSETS.

*In Receiver's hands and under his control:*

Office furniture and safe.....	\$65 75
Balance principal on loan.....	191 15
Accrued interest.....	221 90
United States bonds.....	50,000 00
Premium thereon.....	10,935 25
<b>Total.....</b>	<b>\$61,414 05</b>

## II. LIABILITIES.

Liabilities, as per last report.....	\$441,424 11
Additional, as per order of court.....	78 00
	<b>\$441,502 11</b>
Less dividends paid in 1884.....	4,048 26
<b>Total.....</b>	<b>\$437,453 85</b>

## III. RECEIPTS.

Cash on hand, as per last report.....	\$33,207 09
Interest.....	2,927 60
Loan account.....	3,000 00
Proceeds sale furniture.....	14 00
Proceeds sale revenue and postage stamps.....	44 56
Debt due Company.....	226 31
Received from Insurance Department.....	170,484 95
<b>Total.....</b>	<b>\$208,854 51</b>

## IV. DISBURSEMENTS.

Dividends paid.....	\$4,048 26
Salaries.....	3,900 00
Office rent and expenses.....	462 25
Postage, printing and binding.....	256 78
Traveling expenses.....	7 09
Interest, by order of court.....	220 17
Fees and disbursements of receiver's attorneys.....	9,439 53
Fees and disbursements of referee and stenographer.....	2,181 47
Actuarial services.....	606 35
Expense converting bonds.....	151 40
Error in cash balance last year.....	74 01
<b>Total.....</b>	<b>\$31,297 31</b>
<b>Balance cash on hand December 31, 1884.....</b>	<b>\$187,557 20</b>

## CONTINENTAL LIFE INSURANCE COMPANY.

A. BARTON HEPBURN, Receiver, No. 53 William street, New York city

## I. RECEIPTS.

Cash on hand March 10, 1883.....	\$274,153 09
Temporary loan .....	18,203 29
Interest .....	11,694 48
Bond and mortgage .....	6,898 39
First dividend .....	263 50
Second dividend .....	525 57
Third dividend .....	137,287 57
Order of court.....	11,000 00
<b>Total.....</b>	<b>\$460,024 98</b>

## II. EXPENDITURES.

Cash on hand December 31, 1884.....	\$96,825 02
Salaries .....	10,985 64
Expenses .....	2,779 79
Bond and mortgage .....	677 88
First dividend .....	14,401 83
Second dividend .....	104,808 80
Third dividend .....	150,367 00
Order of court.....	89,729 52
<b>Total.....</b>	<b>\$460,024 98</b>

## ECLECTIC LIFE INSURANCE COMPANY.

NEW YORK.

[Organized July 8, 1868.]

[Placed in the hands of Receiver September 12, 1872.]

PHILO T. RUGGLES, Receiver, No. 59 Liberty street, New York.

The Receiver of this Company reports that the condition of the estate of said Company in his hands remains the same in all respects as on the days of his five last reports filed in the Department, to which reports he begs leave to refer.

## GLOBE MUTUAL LIFE INSURANCE COMPANY.

ALDEN S. SWAN, Receiver, appointed May 10, 1884, vice JAMES D. FISH, resigned, Brooklyn, N.Y.

## I. RECEIPTS.

Proceeds sale of real estate.....	\$5,670 00
Proceeds bond and mortgage.....	186,235 78
Interest .....	8,809 14
Received from Insurance Department .....	126,173 00
Interest .....	87 71
Received from late Receiver, James D. Fish.....	33,065 59
Miscellaneous.....	495 00
<b>Total.....</b>	<b>\$307,536 22</b>

## II. DISBURSEMENTS.

Payments to policyholders.....	\$7,115 96
Purchase of real estate.....	18,233 76
Bond and mortgage .....	8,496 22
General expenses.....	920 76
Real estate expenses.....	191 32
Taxes.....	1,181 20
Fire premiums.....	483 16
Stationery and printing.....	165 16
Salary account.....	3,600 00
Law, referee and stenographer's charges.....	5,987 56
Total.....	<u>\$41,315 10</u>
Balance.....	<u>\$266,221 12</u>

## III. ASSETS.

Stocks and bonds owned.....	\$100,000 00
Cash in bank and in office.....	166,221 12
Total.....	<u>\$266,221 12</u>

## GUARDIAN MUTUAL LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

## I. RECEIPTS.

Receiver Atlantic National Bank.....	\$8,171 88
Sale of property in New Jersey and Michigan.....	185 00
Interest, etc.....	378 70
Total.....	<u>\$8,635 08</u>

## II. DISBURSEMENTS.

Salaries.....	\$1,800 00
Commissions to Receiver.....	5,285 70
Law expenses.....	331 00
Postage, printing and stationery.....	351 55
Total.....	<u>\$7,668 25</u>
Balance on hand.....	<u>\$1,016 83</u>

## KNICKERBOCKER LIFE INSURANCE COMPANY.

CHARLES H. RUSSELL, Receiver, No. 52 William street, New York.

## I. INCOME.

Balance on hand as per last report.....	\$174,622 78
Rents.....	11,412 49
Sales, real estate.....	318,988 76
Fire insurance policies canceled.....	221 58
Bonds and mortgages satisfied.....	9,788 73
Commissions on rents returned in adjustment of sales.....	103 47
Repairs of real estate returned in adjustment of sales.....	298 61

Advertising real estate returned in adjustment of sales .....	\$25 49
Taxes previously paid by Receiver .....	2,101 16
From funds attached in Baltimore .....	188 00
From sale of furniture .....	116 00
Notary fees returned .....	5 00
Interest .....	10,731 01
Transfer of funds in Insurance Department .....	107,262 20
<b>Total</b> .....	<b>\$635,855 23</b>

## II. DISBURSEMENTS.

Taxes .....	\$62,885 93
Repairs .....	2,910 82
Perfecting titles .....	250 00
Watchman, \$192.50; maps, \$10; appraisers, \$295; total .....	497 50
Sheriff's fees .....	1,309 24
Searches .....	1,013 00
Insurance .....	497 45
Auctioneer's fees, \$474.80; constable's fees, \$60; total .....	534 30
Advertising sales, etc. ....	1,461 20
Commissions on rents .....	438 91
Rents returned in adjustment of sales .....	2,154 27
Deposits returned (sales not completed) .....	5,291 31
Salaries .....	8,063 23
Clerical services, \$33; messenger, \$9.43; expressage, 75c; total .....	43 18
Printing and stationery, \$638.27; postage, \$342.88; total .....	976 15
Rent .....	1,125 00
Telephone, \$168.80; janitor, \$127; moving expenses, \$75; gas, \$2.27; telegrams, \$7.14; total .....	380 21
Printing .....	344 65
Law expenses .....	7,857 73
Referee's fees .....	4,527 24
Stenographer's, \$457.45; actuarial services, \$2,500; total .....	2,957 45
Premiums returned .....	146 89
Traveling and incidental expenses .....	710 25
Dividends to policyholders .....	380,572 10
<b>Total</b> .....	<b>\$466,948 00</b>
<b>Balance</b> .....	<b>\$168,907 28</b>

## NEW YORK STATE LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

## I. RECEIPTS.

Sale of judgments .....	\$1 00
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## II. DISBURSEMENTS.

Law expenses .....	\$926 00
Commissions to Receiver .....	1,399 00
Printing, postage, etc .....	27 08
Salaries .....	150 00
<b>Total</b> .....	<b>\$3,442 08</b>

## NORTH AMERICA LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

### I. RECEIPTS.

Rents .....	\$24 75
Dividends .....	4 06
Superintendent Insurance Department .....	22,425 61
On account of bills receivable .....	322 76
Sale of United States bonds .....	22,700 00
Sale of Brooklyn Park bonds .....	35,597 50
Interest .....	8,647 13
Sale of property .....	282 00
Other receipts .....	12 00
<b>Total .....</b>	<b>\$84,965 81</b>

### II. DISBURSEMENTS.

Postage, rent, taxes, etc .....	\$581 95
Printing and stationery .....	88 75
Salaries .....	1,800 00
Law expenses .....	2,430 67
Commissions to Receiver .....	7,804 41
<b>Total .....</b>	<b>\$12,155 78</b>
<b>Balance .....</b>	<b>\$72,810 03</b>

## RESERVE MUTUAL LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

### I. RECEIPTS.

Receiver Atlantic National Bank .....	\$408 16
Sale of bonds .....	28,505 00
Interest, etc. ....	778 41
<b>Total .....</b>	<b>\$29,686 57</b>

### II. DISBURSEMENTS.

Commissions to Receiver .....	\$2,498 55
Interest .....	44 99
Salaries .....	150 00
Law expenses .....	450 00
Printing and stationery .....	732 56
Rent, etc. ....	180 30
<b>Total .....</b>	<b>\$4,006 40</b>
<b>Balance .....</b>	<b>\$35,680 17</b>



## SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

WILLIAM H. WICKHAM, Receiver, No. 31 Pine street, New York.

### I. ASSETS.

Cash balance as per last report.....	\$56,748 32
Surcharge salary account, per order of court.....	18,600 00
Dividends from Continental and North Am. Life Ins. Cos., etc....	38 00
Revenue stamps sold .....	2 12
Office furniture .....	100 06
<b>Total.....</b>	<b>\$70,488 63</b>

### II. DISBURSEMENTS

On first dividend .....	\$3,500 50
On final dividend .....	12,944 58
Salaries .....	3,980 22
Rent .....	600 00
Incidentals, postage, stationery, etc.....	154 55
	<u>26,180 94</u>
<b>Balance .....</b>	<b>\$43,299 71</b>

### III. LIABILITIES.

Policy claims admitted .....	\$2,484,978 70
Dividends to policyholders .....	19,131 56
<b>Total.....</b>	<b>\$2,504,110 26</b>

## UNIVERSAL LIFE INSURANCE COMPANY.

NATHAN D. WENDELL, Receiver, Albany, N. Y.

### I. RECEIPTS.

Cash on hand as per last report.....	\$22,167 86
Dividends N. A. Life Insurance Company.....	24 45
From fund in Insurance Department.....	106,665 80
From rent of houses.....	500 32
<b>Total.....</b>	<b>\$129,358 52</b>

### II. DISBURSEMENTS.

Clerical services.....	\$1,800 00
Insurance.....	50 00
Stationery, printing, postage, telegrams, etc.....	108 15
<b>Total.....</b>	<b>\$1,958 15</b>
<b>Balance.....</b>	<b>\$127,400 37</b>

The Receiver further reports that there are still two mortgages belonging to the fund deposited with the Insurance Department, under one of which a sale has been

had, but the money has not yet been received by him, and in the case of the other a decree of foreclosure has been entered and the property advertised for sale; also, that there is other real estate belonging to the assets of said Company situated in New Jersey and in Brooklyn and Syracuse, which has been sold, but not yet paid for, the titles to which are now in process of examination, and that other real estate has been offered by him at public sale, for which he did not receive bids equal to the incumbrances.

The reference to pass upon disputed claims and ascertain the amount of the liabilities of the Company has been proceeded with and the evidence nearly all submitted.

## WESTERN NEW YORK LIFE INSURANCE COMPANY.

D. W. TOMLINSON and O. C. PARKER, Receivers, Batavia, N. Y.

### I. RECEIPTS.

Balance on hand.....	\$1,649 77
Interest on mortgages.....	418 00
Interest on deposits.....	118 74
Payments on mortgages.....	1,067 99
Superintendent Insurance Department.....	12,530 82
Agent and sale of furniture.....	257 45
National Bank of Genesee.....	418 25
<b>Total.....</b>	<b>\$16,461 02</b>

### II. DISBURSEMENTS.

Payments under order of court, viz.:	
Creditors' claims.....	\$9,700 95
Referee's and stenographer's fees.....	490 75
Law expenses.....	1,965 00
Sundry expenses.....	408 33
	<b>\$12,564 13</b>
<b>Balance on hand.....</b>	<b>\$3,896 89</b>

By order of the court, all policy claims filed with the Receivers were carefully examined by them and their attorney during 1884. The final allowances of the referee were confirmed by the court and ordered paid by the Superintendent of the Insurance Department from funds of the company in his hands.

During the year such payments have been made to the amount of \$64,417.

The sum of \$1,965 is the entire amount paid by the Receivers for services of attorney and counsel since their appointment in March, 1883. During the year the receivers have received from the Superintendent of the Insurance Department mortgage securities to the amount of \$37,190. An appeal is now pending on the only unsettled claim against the funds in the Receivers' hands.

## WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

### I. RECEIPTS.

Sale of policy of insurance .....	\$125 00
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### II. DISBURSEMENTS.

Law expenses .....	\$100 00
Commissions to Receiver .....	448 00
Printing, postage, etc .....	47 22
Salaries .....	300 00
<b>Total</b> .....	<b>\$895 22</b>

## WORLD MUTUAL LIFE INSURANCE COMPANY.

S. W. ROSENDALE, Receiver, Albany, N. Y..

### I. RECEIPTS.

Balance on hand December 31, 1883 .....	\$735 40
Interest on deposits .....	18 70
<b>Total</b> .....	<b>\$754 10</b>

### II. DISBURSEMENTS.

Expenses to and in New York .....	\$37 00
All other expenses .....	12 00
<b>Total</b> .....	<b>\$50 00</b>

### III. LIABILITIES.

Reserve value of policies and death claims .....	\$184,080 07
Miscellaneous claims .....	13,500 00
<b>Total</b> .....	<b>\$196,580 07</b>

### IV. ASSETS.

Cash in bank .....	\$715 10
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The assets in the hands of the Receiver are subject to charges of attorneys and counsel, which, with other services and necessary expenses, etc., will probably exhaust the balance now in his hands.

The claim against the Receiver of the New Jersey Mutual Life Insurance Company is still pending, as has been heretofore reported. Nothing has been realized therefrom.

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## PART III.

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### Co-operative Insurance Associations or Societies.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
CO-OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES  
TRANSACTIONING BUSINESS IN THE STATE OF NEW YORK,  
SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEM-  
BER, 1884.

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# ALBANY BOATMEN'S RELIEF ASSOCIATION

ALBANY, N. Y.

[Commenced business January 20, 1874.]

JACOB C. CUYLER, *President.*

SAMUEL COOK, *Secretary.*

Attorney for service of process in the State of New York, GALEN R. HITT,  
55 State street, Albany, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$106 40
Assessments.....	47,012 96
Total paid by members.....	\$47,119 35
Interest.....	175 00
Total income during the year.....	\$47,294 35
Balance of ledger assets December 31, 1883.....	6,616 52
Total.....	\$53,910 87

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$46,475 00
(Total paid to members.....)	\$46,475.00)
Medical examiner's fees.....	25 00
Salaries and other compensation of officers and other office employees.....	1,200 00
Rent.....	150 00
Blanks and printing.....	92 55
All other items, viz: Attorney's fees, postage, stationery and office expenses.....	416 54
(Total expense of management.....)	\$1,884.09)
Disbursements during the year, deducted from above total....	\$48 859 09
Balance December 31, 1884.....	\$5,551 78

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$5,551 78
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$2,296 00
Mortuary assessments due and unpaid on memberships in force.....	2,177 00
Mortuary assessments not yet due.....	2,893 00
Net amount due from members.....	11,895 00
Total of invested and other assets.....	\$16,946 78

## V. LIABILITIES.

Claims and death losses due.....	\$4,296 00
Claims and death losses not due.....	2,893 00
Claims and death losses, assessments not made.....	5,543 00
Total liabilities.....	\$12,632 00

## VL EXHIBITS OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	1,647
Policies or certificates written during year 1884 .....	51
Total .....	1,698
Deduct number ceased to be in force during 1884 .....	231
Total policies in force December 31, 1884 .....	1,467
<b>Amount.</b>	
Losses and claims on policies or certificates unpaid December 31, 1883 .....	\$14,800
Losses and claims on policies or certificates incurred during the year 1884 .....	44,693
Total .....	\$59,493
<b>Amount.</b>	
Losses and claims on policies or certificates paid during the year 1884 .....	\$46,475

## ALBANY MASONIC RELIEF ASSOCIATION.

## ALBANY, N. Y.

[Commenced business November 20, 1870.]

ROBERT GEER, *President.*JOHN FONDA, *Secretary.*Attorney for service of process in the State of New York, JOHN FONDA,  
116 State street, Albany, N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$99 00
Assessments .....	23,015 00
For new certificates on changing beneficiary .....	2 25
Total paid by members .....	\$23,116 25
Interest .....	114 51
Total income during the year .....	\$23,231 06
Balance of ledger assets December 31, 1883 .....	1,499 12
Total .....	\$24,730 18

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$20,016 00
(Total paid to members .....	\$20,016)
Commissions and fees to agents .....	60 00
Secretary's salary and other compensation of officers .....	894 12
Rent .....	115 00
Blanks and printing .....	153 00
All other items, viz.: Postage, insurance and office expenses .....	151 01
(Total expense of management .....	\$1,873.13)
Disbursements during the year, deducted from above total .....	\$21,889 13
Balance December 31, 1884 .....	\$3,841 05

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$184.90; in bank, \$3,206.15; total..... \$3,341 05

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.
Policies or certificates in force December 31, 1888.....	1,108
Policies or certificates written during year 1884 .....	33
Total.....	1,141
Deduct number ceased to be in force during 1884.....	59
Total policies in force December 31, 1884.....	<u>1,082</u>

## ALBANY MUTUAL BENEFIT ASSOCIATION.

No. 63 SOUTH PEARL STREET, ALBANY, N. Y.

[Commenced business September 11, 1873.]

JOHN W. WHEELOCK, *President.*JOHN J. COX, *Secretary.*

Attorney for service of process in the State of New York, FRED. E. WADHAMS,  
No. 3 Tweddle Hall, Albany, N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$190 00
Assessments .....	7,573 50
Total paid by members.....	<u>\$7,693 50</u>
Interest .....	88 27
Total income during the year.....	<u>\$7,781 77</u>
Balance of ledger assets December 31, 1883 .....	1,008 50
Total .....	<u>\$8,740 27</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$6,846 00
(Total paid to members.....)	\$6,846
Medical examiner's fees .....	48 00
Salaries and other compensation of officers and other office employes,	884 67
Rent .....	34 00
Blanks and printing .....	77 50
All other items, viz.: Postals, postage, books, etc.....	98 55
(Total expense of management .....	\$642.73)
Disbursements during the year, deducted from above total....	<u>\$7,488 72</u>
Balance December 31, 1884.....	<u>\$1,251 55</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$48.48; in bank, \$1,208.07; total..... \$1,251 55



## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	707
Policies or certificates written during year 1884 .....	46
<b>Total .....</b>	<b>753</b>
Deduct number ceased to be in force during 1884 .....	53
<b>Total policies in force December 31, 1884.....</b>	<b>700</b>
<hr/>	
	Number.
Losses and claims on policies or certificates unpaid December 31, 1883..	1
Losses and claims on policies or certificates incurred during the year 1884 .....	6
<b>Total .....</b>	<b>9</b>
<hr/>	
	Number.
Losses and claims on policies or certificates paid during the year 1884..	9

## AMERICAN CO-OPERATIVE RELIEF ASSOCIATION.

WHITE MEMORIAL BUILDING, CORNER SALINA AND RAILROAD STREETS,  
SYRACUSE, N. Y.

[Commenced business November 1, 1880.]

HENRY L. DUGUID, *President.*

DANIEL W. BEADEL, *Secretary.*

Attorney for service of process in the State of New York, MARTIN A. KNAPP,  
8 Larned Building, Syracuse, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$1,749 50
Annual dues.....	4,073 30
Assessments.....	37,304 04
Medical examiners' fees.....	645 00
<b>Total paid by members.....</b>	<b>\$43,671 84</b>
Interest.....	205 05
Received from all other sources.....	50
<b>Total income during the year .....</b>	<b>\$43,877 39</b>
Balance of ledger assets December 31, 1883.....	11,038 23
<b>Total.....</b>	<b>\$54,915 62</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$28,599 65
Assessments returned to members.....	18 72
(Total paid to members.....)	(\$28,608 37)
Commissions and fees to agents.....	1,060 97
Salaries and traveling expenses of agents .....	2,843 60
Medical examiners' fees.....	786 34
Salaries and other compensation of office employes.....	760 01
Rent .....	178 00
Advanced to agents, to be repaid out of salaries or commissions....	255 00

Advertising, blanks and printing.....	\$291 24
All other items, viz.: Postage, collections, exchange and office expenses.....	1,506 21
(Total expense of management.....)	\$8,280.96)

Disbursements during the year, deducted from above total.... \$36,888 73

Balance December 31, 1884..... \$18,026 89

Invested as follows :

### III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company.....	\$3,405 00
Cash in office, \$256 83; in bank, \$14,365.06; total.....	14,621 89
Agents' ledger balances.....	713 04
Other items.....	276 40

Total invested assets, as per balance..... \$19,016 33  
Deduct depreciation from cost of assets..... 26 40

Total invested assets, less depreciation..... \$18,989 93

### IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$2,400 00
Mortuary assessments not yet due.....	2,400 00
Total due from members.....	\$4,800 00
Deduct cost of collection.....	240 00
Net amount due from members.....	4,560 00
Total of invested and other assets.....	\$23,549 93

### V. LIABILITIES.

Claims and death losses due.....	\$1,287 34
Claims and death losses not due.....	4,000 00
Claims and death losses, assessments not made.....	2,000 00
Total policy claims.....	\$7,287 34
Due for salaries, rent and office expenses.....	154 17
All other liabilities of the company, viz.: To officers or others for advances on account of expenses of organization.....	443 85
Total liabilities.....	\$7,884 86

### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,668	\$4,692,000
Policies or certificates written during year 1884.....	645	1,090,000
Total.....	2,313	\$5,782,000
Deduct number ceased to be in force during 1884.....	474	1,445,000
Total policies in force December 31, 1884.....	1,839	\$4,337,000

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	\$4,085 67
Losses and claims on policies or certificates incurred during the year 1884.....	29,401 61
Total.....	\$33,487 28

Losses and claims on policies or certificates paid during the year 1884..... \$28,589 65

## AMERICAN LEGION OF HONOR, SUPREME COUNCIL

No. 20 BEACON STREET, BOSTON, MASS.

[Commenced business December, 1873.]

MICHAEL NISBITT, *President*.ADAM WARNOCK, *Secretary*.

## I. INCOME DURING 1884.

Membership fees .....	\$2,275 50
Annual dues .....	13,914 10
Assessments .....	1,562,438 36
<b>Total paid by members .....</b>	<b>\$1,592,628 96</b>
Interest .....	4,032 91
Rents .....	125 64
Received from all other sources, viz.: Sale of supplies, \$6,875.09 ; miscellaneous, \$2,156.05 ; total. ....	9,031 14
<b>Total income during the year .....</b>	<b>\$1,605,823 91</b>
Balance of ledger assets December 31, 1883 .....	10,004 75
<b>Total .....</b>	<b>\$1,615,827 66</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$1,577,500 00
(Total paid to members .....	\$1,577,500)
Loan on general fund .....	5,000 00
Salaries and other compensation of officers and other office employés .....	15,006 00
Rent, \$975 ; insurance fees, \$35 ; total .....	1,010 00
Journal, \$284.45 ; blanks and printing, \$3 869.19 ; total .....	4,153 64
All other items, viz.: Supplies, \$3,405.48 ; office expenses, \$1,668.24 ; interest, \$57.57 ; law charges, \$1,194.43 ; postage and expressage, \$3,709.18 ; mileage of officers and miscellaneous expenses, \$993.20 ; total .....	11,098 08
(Total expense of management .....	\$31,197.69)
<b>Disbursements during the year, deducted from above total ....</b>	<b>\$1,613,697 64</b>
<b>Balance December 31, 1884 .....</b>	<b>\$2,129 45</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office .....	\$2,129 45
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## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force .....	\$101,493 88
Mortuary assessments not yet due .....	107,528 98
Annual payments due and unpaid on memberships in force .....	7,970 10
<b>Net amount due from members .....</b>	<b>217,022 96</b>
All other assets, viz.: Due from Grand Councils, \$5,226.78 ; mis- cellaneous, \$1,717.88 ; total .....	6,944 66
<b>Total of invested and other assets .....</b>	<b>\$226,026 52</b>

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	52,032	\$166,717,000	10,268	\$31,082 84
Policies or certificates written during year 1884 .....	7,594	31,558,000	2,104	2,061 50
<b>Total .....</b>	<b>60,566</b>	<b>\$198,575,000</b>	<b>12,667</b>	<b>\$34,114 34</b>
Deduct number ceased to be in force during 1884 .....	3,561	16,990,510	569	2,765 10
<b>Total policies in force December 31, 1884 .....</b>	<b>57,005</b>	<b>\$171,584,500</b>	<b>12,078</b>	<b>\$31,422 90</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	5	\$12,000	2	\$5,000
Losses and claims on policies or certificates incurred during the year 1884.....	515	1,565,500	107	247,000
Total.....	520	\$1,577,500	109	\$252,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	520	\$1,577,500	109	\$252,000

# AMERICAN PROTECTIVE ASSOCIATION.

NO. 464 GRAND STREET, BROOKLYN, N. Y.

[Commenced business February 12, 1883.]

WM H. SNYDER, *President*.

ISAAC M. CLARK, *Secretary*.

Attorney for service of process in the State of New York, DR. L. P. GROVER,  
270 South Fifth street, Brooklyn, N. Y.

## I. INCOME DURING 1884.

Weekly dues.....	\$4,185 88
Medical examiners' fees.....	49 50
Total paid by members.....	\$4,235 38
Total income during the year.....	\$4,235 38
Balance of ledger assets December 31, 1883.....	4 67
Total.....	\$4,240 05

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,494 75
Weekly dues returned to members.....	80 90
(Total paid to members.....	\$1,525.65)
Commissions and fees to agents.....	1,186 89
Commissions and fees to officers and directors.....	10 00
Medical examiners' fees.....	362 78
Salaries and other compensation of officers and other office employ��s,	818 06
Rent.....	188 78
Advertising, \$25.81; blanks and printing, \$71.27; total.....	97 08
All other items.....	88 58
(Total expense of management.....	\$2,802.07)

Disbursements during the year, deducted from above total.... \$4,127 73

Balance December 31, 1884..... \$112 83

Invested as follows :

## III. INVESTED ASSETS.

Cash in office..... \$112 83

## IV. OTHER ASSETS.

Weekly payments or premiums due and unpaid on memberships in force.....	\$54 45
Total due from members.....	\$54 45
Deduct cost of collection.....	10 89
Net amount due from members.....	43 56
Total of invested and other assets.....	\$155 89

## V. LIABILITIES.

Due for salaries .....	\$153 41
All other liabilities of the company.....	827 41
<b>Total liabilities .....</b>	<b>\$980 82</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business in New York.*

	Number.	Amount
Policies or certificates in force December 31, 1883.....	1,474	\$41,413 12
Policies or certificates written during year 1884.....	1,083	6,931 25
<b>Total .....</b>	<b>2,507</b>	<b>\$48,334 37</b>
Deduct number ceased to be in force during 1884.....	1,881	17,245 37
<b>Total policies in force December 31, 1884 .....</b>	<b>626</b>	<b>\$31,088 00</b>
<hr/>		
	Number.	Amount
Losses and claims on policies and certificates unpaid December 31, 1883.....	11	\$47 00
Losses and claims on policies or certificates incurred during the year 1884.....	115	1,447 75
<b>Total.....</b>	<b>126</b>	<b>\$1,494 75</b>
<hr/>		
	Number.	Amount
Losses and claims on policies or certificates paid during the year 1884.....	126	\$1,494 75

## BANKERS AND MERCHANTS' ALLIANCE.

No. 170 BROADWAY, NEW YORK.

[Commenced business November 1, 1881.]

HENRY A. COBURN, *President.*HENRY W. POPE, *Secretary*Attorney for service of process in the State of New York, W. J. UNDERWOOD, Jr.,  
170 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$424 10
Annual dues .....	6,025 00
Assessments .....	6,266 75
<b>Total paid by members .....</b>	<b>\$14,115 85</b>
<b>Total income during the year .....</b>	<b>\$14,115 85</b>
Balance of ledger assets December 31, 1883.....	3,462 50
<b>Total.....</b>	<b>\$17,578 35</b>

## II. DISBURSEMENTS DURING 1884.

Assessments returned to members.....	\$8,750 00
(Total paid to members.....)	(\$8,750)
Traveling expenses of managers .....	84 01
Medical examiners' fees .....	352 50
Salaries of secretary and clerk.....	4,063 40
Rent .....	291 70

Advertising, \$60; blanks and printing, \$567.81; stationery, \$532.73; total .....	\$1,160 54
All other items .....	237 20
(Total expense of management .....	\$6,179.79)

Disbursements during the year, deducted from above total.... \$14,929 79

Balance December 31, 1884 ..... \$2,648 56

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$108.82; in bank, \$2,539.74; total ..... \$2,648 56

### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

#### Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	451	\$2,441,500
Policies or certificates written during year 1884 .....	205	1,051,500
Total .....	656	\$3,493,000
Deduct number ceased to be in force during 1884 .....	16	107,000
Total policies in force December 31, 1884 .....	640	\$3,386,000
Losses and claims on policies or certificates outstanding, 1884 .....		\$8,750

## BANK CLERKS' MUTUAL BENEFIT ASSOCIATION.

14 PINE STREET, NEW YORK.

(Commenced business 1883.)

E. T. HULST, *President.*

F. C. ELDER, *Secretary.*

Attorney for service of process in the State of New York, CARLISLE NORWOOD, Jr.,  
140 Nassau street, New York.

### I. INCOME DURING 1884.

Membership fees .....	\$10 00
Annual dues and assessments .....	16,197 00
Medical examiners' fees .....	115 00
Total paid by members .....	\$16,322 00
Interest .....	8,918 97
Received from all other sources, viz.: Donations, \$3,890.50; special deposit, \$2,000 .....	5,890 50
Total income during the year .....	\$26,131 47
Balance of ledger assets December 31, 1883 .....	95,870 17
Total .....	\$122,001 64

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$18,128 00
Total paid to members .....	\$18,128)
Medical examiners' fees .....	115 00
Salaries and other compensation of officers and other office employés .....	800 00

Printing.....	\$372 43
All other items.....	579 27
(Total expense of management.....	\$1,366 70)

Disbursements during the year, deducted from above total.... \$19, 1:14 70

Balance December 31, 1884..... \$102, 506 94

Invested as follows:

### III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$53, 000 00
Stocks and bonds owned absolutely by the company.....	18, 000 00
Cash in office, \$679.77; in bank, \$30,827.17; total .....	31, 506 94

Total invested assets, as per balance..... \$102, 506 94

### IV EXHIBIT OF CERTIFICATES OR POLICIES.

#### Business in New York.

	Number.
Policies or certificates in force December 31, 1883.....	1,148
Policies or certificates written during year 1884.....	46

Total ..... 1,194

Deduct number ceased to be in force during 1884..... 18

Total policies in force December 31, 1884..... 1,176

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	\$2,000
Losses and claims on policies or certificates incurred during the year 1884 .....	16,128

Total..... \$18,128

Losses and claims on policies or certificates paid during the year 1884..... \$18,128

## BENAI BERITH INDEPENDENT ORDER.

No. 908 THIRD AVENUE, NEW YORK.

[Organized and commenced business April 27, 1878.]

SIMON M ROEDER, *President.*

S. HAMBURGER, *Secretary.*

Attorney for service of process in the State of New York, S. HAMBURGER,  
No. 908 Third avenue, New York.

### I. INCOME DURING 1884.

Total assessments paid by members..... \$115,887 13

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$99,500 00
(Total paid to members.....	\$99,500)
Salaries and other compensation of officers and other office employees.....	2,000 00
All other items, viz.: Postage, \$58.84; stationery, \$8.25; total .....	66 59
(Total expense of management.....	\$2,066.59)

Disbursements during the year, deducted from above total.... \$101,566 59

Balance December 31, 1884..... \$14,330 54

## BOOKBINDERS' PROVIDENT ASSOCIATION.

No. 150 NASSAU STREET, NEW YORK.

[Commenced business January 1883.]

ROBERT RUTTER, *President.*E. J. CAMPBELL, *Secretary.*Attorney for service of process in the State of New York, ROBERT RUTTER.  
No. 116 East Fourteenth street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$45 10
Assessments.....	19,032 30
Total paid by members.....	\$19,078 40
Interest.....	51 64
Rents.....	93 91
Received from all other sources, viz.: Certificates, \$2.50; reinstatements, \$13.20; cash from former secretary, \$29. ....	44 70
Total income during the year.....	\$19,268 65
Balance of ledger assets December 31, 1883.....	1,632 41
Total.....	\$20,901 06

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$17,105 44
(Total paid to members.....	\$17,105.44)
Secretary's salary, postage, printing, etc.....	1,150 10
Rent.....	160 00
Blanks and printing.....	89 25
All other items, viz.: Proposition fee returned, \$2; expenses incurred by death of secretary, \$43.50; miscellaneous expenses, \$71.33; total.....	116 82
(Total expense of management.....	\$1,516.17)
Disbursements during the year, deducted from above total....	\$18,621 61
Balance December 31, 1884.....	\$2,279 45

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$949.07; in bank, \$1,330.38; total.....	\$2,279 45
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1883.....	997
Policies or certificates written during year 1884.....	24
Total.....	1,021
Deduct number ceased to be in force during 1884.....	64
Total policies in force December 31, 1884.....	957

	Amount
Losses and claims on policies or certificates unpaid December 31, 1883,	\$593 00
Losses and claims on policies or certificates incurred during the year 1884.....	16,213 44
Losses and claims on policies or certificates paid during the year 1884.....	17,105 44



## BOOKBINDERS' PROVIDENT ASSOCIATION No. 2.

No. 150 NASSAU STREET (ROOM 8), NEW YORK.

[Commenced business June, 1873.]

WM. H. ORTON, *President.*E. J. CAMPBELL, *Secretary.*Attorney for service of process in the State of New York, R. RUTTER,  
No. 116 East Fourteenth street, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$42 00
Assessments .....	6,538 50
Total paid by members.....	\$6,680 50
Total income during the year .....	\$6,680 50
Balance of ledger assets December 31, 1883.....	995 20
Total.....	\$7,675 70

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$6,084 00
(Total paid to members.....)	\$6,084
Medical examiners' fees.....	65 00
Secretary's salary .....	308 95
Rent.....	49 38
Blanks and printing.....	91 75
All other items, viz.: Postage, \$53.85; miscellaneous, \$17.85; total.	101 70
(Total expense of management.....)	\$610.98
Disbursements during the year, deducted from above total....	\$6,694 98
Balance December 31, 1884.....	\$980 72

## III. EXHIBIT OF CERTIFICATES OF POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883.....	637
Policies or certificates written during year 1884 .....	20
Total.....	647
Deduct number ceased to be in force during 1884 .....	43
Total policies in force December 31, 1884.....	604

## BOOKSELLERS AND STATIONERS' PROVIDENT ASSOCIATION.

60 DUANE STREET, NEW YORK.

[Commenced business May 1, 1879.]

CHARLES T. DILLINGHAM, *President.*

ANDREW GEYER, *Secretary.*

Attorney for service of process in the State of New York, S. BURDETT HYATT,  
Marine Court, New York

### I. INCOME DURING 1884.

Membership fees.....	\$306 40
Assessments.....	5,851 40
<b>Total income during the year.....</b>	<b>\$6,657 80</b>
Balance of ledger assets December 31, 1883.....	150 76
<b>Total.....</b>	<b>\$6,808 56</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$4,749 00
(Total paid to members..... \$4,749)	
Commissions and fees to agents.....	108 00
Advertising, blanks and printing.....	862 60
All other items, viz. : Safe.....	100 00
(Total expense of management..... \$565.60)	
<b>Disbursements during the year, deducted from above total....</b>	<b>\$5,814 60</b>
<b>Balance December 31, 1884 .....</b>	<b>\$1,493 96</b>

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$957.20 ; in bank, \$536.76 ; total .....	<b>\$1,493 96</b>
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### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	557
Policies or certificates written during year 1884.....	384
<b>Total.....</b>	<b>941</b>
Deduct number ceased to be in force during 1884.....	95
<b>Total policies in force December 31, 1884.....</b>	<b>846</b>

	Number.
Losses and claims on policies or certificates unpaid December 31, 1883..	1
Losses and claims on policies or certificates incurred during the year 1884,	7
<b>Total.....</b>	<b>8</b>

	Number.
Losses and claims on policies or certificates paid during the year 1884....	7

## BROOKLYN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 9 WILLOUGHBY STREET, BROOKLYN, N. Y.

[Commenced business March 9, 1867.]

JOSEPH SHORT, JR., *President.*GEORGE M. ANDERSON, *Secretary.*Attorney for service of process in the State of New York, GEORGE M. ANDERSON,  
No. 9 Willoughby street, Brooklyn.

## I. INCOME DURING 1884.

Membership fees.....	\$25 00
Assessments.....	20,590 00
Total paid by members.....	\$20,605 00
Interest .....	71 89
Received from all other sources, viz.: Assessments paid in advance,	96 00
Total income during the year.....	\$20,772 89
Balance of ledger assets December 31, 1883.....	4,644 73
Total.....	\$25,417 12

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$28,460 00
(Total paid to members.....)	\$28,460 00
Blanks and printing.....	45 00
All other items, viz.: Annual reports, \$16.75; advance deposits returned, \$4; total.....	20 75
(Total expense of management.....)	\$65.75
Disbursements during the year, deducted from above total.....	\$28,525 75
Balance December 31, 1884.....	\$1,891 37

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$1,891 37
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## IV. OTHER ASSETS.

Interest accrued.....	33 90
Dues from members for claims not yet assessed.....	\$1,080 00
Mortuary assessments due and unpaid on memberships in force....	865 00
Total due from members.....	\$1,905 00
Net amount due from members.....	1,905 00
Total of invested and other assets.....	\$3,880 27

## V. LIABILITIES.

Claims and death losses due.....	\$604 10
Claims and death losses not due.....	1,000 00
Claims and death losses, assessments not made.....	1,000 00
Total policy claims.....	\$2,604 10

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883.....	1,107
Policies or certificates written during year 1884.....	7
Total.....	1,114
Deduct number ceased to be in force during 1884.....	93
Total policies in force December 31, 1884.....	1,021

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	\$1,604 10
Losses and claims on policies or certificates incurred during the year 1884.....	2,000 00
Total.....	<u>\$3,604 10</u>
Losses or claims on policies or certificates paid during the year 1884..	<u>\$23,460 00</u>

## BROOKLYN MUTUAL AID ASSOCIATION.

No. 374 GOLD STREET, BROOKLYN, N. Y.

[Commenced business November, 1875.]

WM. MADDEN, M. D., *President.*

E. J. CAMPBELL, *Secretary.*

Attorney for service of process in the State of New York, WM. MADDEN,  
No. 1 Hanson place, Brooklyn, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$33 60
Assessments.....	<u>1,865 70</u>
Total paid by members.....	\$1,900 80
Interest.....	8 25
Total income during the year.....	<u>\$1,908 55</u>
Balance of ledger assets December 31, 1883.....	475 89
Total.....	<u>\$2,379 44</u>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,761 00
(Total paid to members.....)	\$1,761)
Secretary's salary.....	171 80
Rent.....	4 00
Blanks and printing.....	6 00
All other items.....	6 80
(Total expense of management.....)	\$188.10)
Disbursements during the year, deducted from above total....	<u>\$1,949 10</u>
Balance December 31, 1884.....	<u>\$430 34</u>

### III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	272
Policies or certificates written during year 1884.....	16
Total.....	288
Deduct number ceased to be in force during 1884.....	59
Total policies in force December 31, 1884.....	<u>229</u>

## BUFFALO MUTUAL LIFE AND RESERVE ASSOCIATION.

No. 81 CHAPIN BLOCK, NOS. 11 TO 23 WEST SWAN STREET, BUFFALO, N. Y.

[Commenced business March 3, 1883.]

M. M. FENNER, *President.*

J. W. WOODRUFF, *Secretary.*

Attorney for service of process in the State of New York, J. W. WOODRUFF,  
No. 81 Chapin Block, Buffalo, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$11,884 00
Annual dues.....	2,158 00
Assessments.....	11,591 95
Medical examiners' fees.....	1,308 00
<b>Total paid by members .....</b>	<b>\$37,086 95</b>
Received from all other sources.....	34 00
<b>Total income during the year .....</b>	<b>\$37,061 55</b>
Balance of ledger assets December 31, 1883.....	2,116 64
<b>Total.....</b>	<b>\$39,178 19</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$5,963 19
Assessments returned to members.....	2 00
(Total paid to members.....)	(\$5,955.19)
Commissions and fees to agents and local secretaries.....	11,292 52
Salaries and traveling expenses of agents.....	1,949 06
Medical examiners' fees.....	1,811 00
Salaries and other compensation of officers and other office employees.....	1,739 36
Rent, \$208.67; taxes, \$25; total.....	233 67
Advertising, \$22.15; blanks and printing, \$747.47; total.....	769 62
All other items, viz.: Bills payable, \$805.99; postage, \$485.45; all other expenses, \$283.75; total.....	\$1,535 19
(Total expense of management.....)	(\$18,830.42)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$34,775 61</b>
<b>Balance December 31, 1884.....</b>	<b>\$4,403 58</b>

Invested as follows:

### III. INVESTED ASSETS.

Cash in bank.....	\$3,076 37
Agents' ledger balances.....	1,099 31
Other items: Bills receivable.....	327 00
<b>Total invested assets, as per balance .....</b>	<b>\$4,403 58</b>

### IV. OTHER ASSETS.

Net amount due from members.....	5,443 11
All other assets, viz.: Furniture and fixtures.....	253 75
Assessments in process of collection.....	7,884 46
<b>Total of invested and other assets.....</b>	<b>\$17,483 90</b>

## V. LIABILITIES.

Claims and death losses not due.....	\$6,000 00	
Claims and death losses resisted.....	6,000 00	
Total policy claims.....		\$12,000 00
National, State or other taxes due.....		20 00
Due for salaries, rent and office expenses.....		8,852 84
Total liabilities.....		<u>\$15,872 84</u>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,586	\$1,586,000	1,309	\$1,309,000
Policies or certificates written during year 1884.....	2,126	2,126,000	1,915	1,913,000
Total.....	<u>3,712</u>	<u>\$3,712,000</u>	<u>3,223</u>	<u>\$3,222,000</u>
Deduct number ceased to be in force during 1884.....	890	890,000	754	754,000
Total policies in force December 31, 1884.....	<u>2,822</u>	<u>\$2,822,000</u>	<u>2,469</u>	<u>\$2,468,000</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	5	\$5,000	5	\$5,000
Losses and claims on policies or certificates incurred during the year 1884.....	25	25,000	25	25,000
Total.....	<u>30</u>	<u>\$30,000</u>	<u>30</u>	<u>\$30,000</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	18	\$18,000	18	\$18,000

## BUFFALO MUTUAL ACCIDENT ASSOCIATION.

ROOM NO. 50 CHAPIN BLOCK, WEST SWAN STREET, BUFFALO, N. Y.

[Commenced business April 31, 1883.]

WILLIAM H. SLOCUM, *President*.CHARLES G. READ, *Secretary*.Attorney for service of process in the State of New York, CHARLES G. READ,  
Room No. 50 Chapin Block, West Swan Street, Buffalo, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$1,079 65
Assessments.....	908 90
Total paid by members.....	<u>\$1,988 55</u>
Balance of ledger assets December 31, 1883.....	18 52
Total.....	<u>\$2,002 07</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$607 22
(Total paid to members.....)	\$607.22)
Commissions and fees to agents.....	1,079 65
Rent.....	50 00
Advertising, \$15.65; blanks and printing, \$153.75; total.....	169 40
All other items, viz.: Postage, \$60.14; office furniture and fixtures, \$17.45; total.....	77 59
(Total expense of management.....)	\$1,876.64)
Disbursements during the year, deducted from above total....	<u>\$1,983 86</u>
Balance December 31, 1884.....	<u>\$18 21</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office. . . . .	\$18 21
Total invested assets, as per balance . . . . .	\$18 21

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed . . . . .	\$178 05
Total due from members . . . . .	\$178 05
Deduct cost of collection . . . . .	12 00
Net amount due from members . . . . .	166 05
All other assets . . . . .	20 50
Total of invested and other assets . . . . .	\$304 76

## V. LIABILITIES.

Claims and death losses, assessments not made . . . . .	(\$116 39
Claims and death losses resisted . . . . .	192 50
Total policy claims . . . . .	\$309 89
To officers or others for advances on account of expenses of organization . . . . .	100 00
Total liabilities . . . . .	\$409 89

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883 . . . . .	67
Policies or certificates written during year 1884 . . . . .	465
Total . . . . .	535
Deduct number ceased to be in force during 1884 . . . . .	223
Total policies in force December 31, 1884 . . . . .	312

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 . . . . .	2	\$49 00
Losses and claims on policies or certificates incurred during the year 1884 . . . . .	80	674 61
Total . . . . .	82	\$723 61
Losses and claims on policies or certificates paid during the year 1884 . . . . .	28	\$607 22

## BUILDERS AND MANUFACTURERS' MUTUAL BENEFIT ASSOCIATION.

No. 239 BROADWAY, NEW YORK.

[Commenced business March, 1883.]

JOHN J. TUCKER, *President.*

A. J. BICKNELL, *Secretary.*

Attorney for service of process in the State of New York, WM. T. COMSTOCK,  
256 West Fifty-fifth street, New York city.

### I. INCOME DURING 1884.

Membership fees.....	\$1,114 00	
Annual dues .....	722 00	
Assessments .....	275 95	
Medical examiners' fees .....	186 50	
<b>Total paid by members.</b> .....		<b>\$2,248 45</b>
<b>Balance of ledger assets December 31, 1883.</b> .....		<b>808 00</b>
<b>Total.</b> .....		<b>\$3,056 45</b>

### II. DISBURSEMENTS DURING 1884.

Commissions and fees to officers and directors .....	\$178 00
Medical examiners' fees .....	136 50
Salaries and other compensation of officers and other office employes,	973 00
Rent .....	400 00
Advertising, \$60; blanks and printing, \$150; total .....	210 00
All other items .....	75 00
<i>(Total expenses of management.)</i> .....	<i>\$1,972.50</i>

Disbursements during the year, deducted from above total ... \$1,972 50

Balance December 31, 1884..... \$1,088 95

Invested as follows:

### III. INVESTED ASSETS.

Cash in bank .....	\$1,088 95
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### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	227
Policies or certificates written during year 1884 .....	115
<b>Total</b> .....	<b>342</b>
Deduct number ceased to be in force during 1884 .....	6
<b>Total policies in force December 31, 1884.</b> .....	<b>336</b>



## CATHOLIC BENEVOLENT LEGION SUPREME COUNCIL.

## NORTH DOWRY, TIMMONS

38 AND 40 COURT STREET, BROOKLYN, N. Y.

[Commenced business October 12, 1881.]

JOHN D. KEILEY, Jr., *President.*JOHN D. CARROLL, *Secretary*

Attorney for service of process in the State of New York, JOHN R. KUHN, 38 Court Street, Brooklyn, N. Y.

## I. INCOME DURING 1884.

Assessments paid by members	\$64,071 74
Received from all other sources	4,914 48
<b>Total income during the year</b>	<b>\$68,986 20</b>
Balance of ledger assets December 31, 1883	2,197 65
<b>Total</b>	<b>\$71,183 85</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims	\$68,040 81
(Total paid to members)	(\$68,040 81)
All other items	3,878 87
(Total expenses of management)	(\$3,878 87)
<b>Disbursements during the year, deducted from above total</b>	<b>\$66,918 69</b>
<b>Balance December 31, 1884</b>	<b>\$4,270 17</b>

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1883	2,975	1,694
Policies or certificates written during year 1884	2,251	1,486
<b>Total</b>	<b>5,226</b>	<b>3,180</b>
Deduct number ceased to be in force during 1884	89	53
<b>Total policies in force December 31, 1884</b>	<b>5,137</b>	<b>3,078</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883	5	\$21,540 81	3	\$4,000
Losses and claims on policies or certificates incurred during the year 1884	24	\$1,000 00	11	\$28,500
<b>Total</b>	<b>29</b>	<b>\$22,540 81</b>	<b>14</b>	<b>\$32,500</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884	25	\$68,040 81	11	\$26,000

## CATHOLIC KNIGHTS OF AMERICA, ORDER OF.

## LEBANON, KENTUCKY.

[Commenced business May 1, 1877.]

WM. E. RUSSELL, President.

JOHN BARR, Secretary.

## I. INCOME DURING 1884.

Charter fees.....	\$450 00
Per capita tax.....	7,453 10
Assessments.....	208,911 61
Total paid by members.....	\$276,814 71
Received from all other sources, viz: General supplies.....	8,163 84
Total income during the year.....	\$279,867 55
Balance of ledger assets December 31, 1883.....	14,453 62
Total.....	\$288,820 17

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$272,200 00
Salaries and other compensation of officers and other office employees.....	3,400 00
All other items, viz.: Supplies, attorney's fees, etc.....	5,741 91
Total expense of management.....	\$9,141 91

Disbursements during the year deducted from above total..... \$281,341 91

Balance December 31, 1884..... \$2,478 26

Invested as follows:

## III. INVESTED ASSETS.

Cash in treasurer's hands.....	\$2,478 26
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## IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$17,000 00
Mortuary assessments due and unpaid on memberships in force.....	47,680 00
Total due from members.....	\$64,680 00

Net amount due from members.....	\$64,680 00
All other assets, viz.: Office furniture, safe, books, etc., \$250; due for supplies, \$1,352.07; total.....	1,502 07
Total of invested and other assets.....	\$66,680 00

## V. LIABILITIES.

Claims and death losses due.....	\$43,000 00
Claims and death losses, assessments not made.....	17,000 00
Total policy claims.....	\$60,000 00
Due for salaries, rent and office expenses.....	668 66
All other liabilities of the company, viz.: Supplies, printing, etc.....	121 20
Total liabilities.....	\$60,687 86

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Number.
Policies or certificates in force December 31, 1883.....	10,980	675
Policies or certificates written during year 1884.....	2,704	176
Total.....	13,684	851
Deduct number ceased to be in force during 1884.....	1,026	107
Total policies in force December 31, 1884.....	12,608	744
	Amount.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1883.....	\$62,200	\$8,000
Losses and claims on policies or certificates incurred during the year 1884.....	286,000	9,000
Total.....	\$348,200	\$17,000
	Amount.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	\$372,200	\$15,000

CATHOLIC MUTUAL BENEFIT ASSOCIATION, SUPREME  
COUNCIL UNITED STATES AND CANADA.

PRINCIPAL OFFICE, ALLEGANY, CATTARAUGUS COUNTY, N. Y.

W. C. SHIELDS, *President*. [Commenced business February 17, 1879.] C. J. HICKEY, *Secretary*.  
 Attorney for service of process in the State of New York, JAMES MARTIN, Niagara Falls, N. Y.

## I. INCOME DURING 1884.

Membership fees ..	\$100 00
Annual dues.....	1,400 00
Assessments.....	151,319 69
Total paid by members.....	\$152,819 69
Received from all other sources, viz. : Supplies and other sources,	1,300 00
Total income during the year .....	\$154,119 69
Balance of ledger assets December 31, 1883.....	626 52
Total.....	\$154,746 21

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$150,000 00
(Total paid to members.....)	\$150,000.00)
Salaries and other compensation of officers and other office employes,	800 00
All other items, viz. : Expenses of Supreme Council Convention, supplies, etc.....	1,914 52
(Total expense of management.....)	\$2,714.52)
Disbursements during the year, deducted from above total ...	\$152,714 52
Balance December 31, 1884.....	\$2,031,69

Invested as follows :

<b>III. INVESTED ASSETS.</b>		
Cash in bank.....		\$2,081 69
<b>IV. OTHER ASSETS.</b>		
Mortuary assessments not yet due.....	\$35,000 00	
Annual payments or premiums due and unpaid on memberships in force.....	1,400 00	
Net amount due from members.....		36,400 00
All other assets, viz. : Due for supplies from branches and Grand Councils.....		1,200 00
Total of invested and other assets.....		\$39,681 69
<b>V. LIABILITIES.</b>		
Claims and death losses not due.....		\$30,000 00
Claims and death losses, assessments not made.....		6,000 00
Total policy claims.....		\$36,000 00

**VI. EXHIBIT OF CERTIFICATES OR POLICIES.***Total business — Business in New York.*

	Number.	Number.		Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	7,757	4,416					
Policies or certificates written during year 1884.....	2,199	822					
Total.....	9,956	5,238					
Deduct number ceased to be in force during 1884.....	834	160					
Total policies in force December 31, 1884.....	9,622	5,078					
	Number.	Amount.		Number.	Amount.		
Losses and claims on policies or certificates unpaid December 31, 1883.....	18	\$26,000		11	\$22,000		
Losses and claims on policies or certificates incurred during year 1884.....	74	148,000		45	90,000		
Total.....	87	\$174,000		56	\$112,000		
Losses and claims on policies or certificates paid during the year 1884.....		\$150,000		49	\$98,000		

## CENTRAL NEW YORK ACCIDENT AND RELIEF ASSOCIATION.

No. 51 EAST STATE STREET, ITHACA, N. Y.

[Commenced business December 29, 1880.]

LEVI KINNEY, *President.*GEO. V. BENJAMIN, *Secretary.*Attorney for service of process in the State of New York, ORANGE P. HYDE,  
Ithaca, N. Y.**I. INCOME DURING 1884.**

Membership fees.....	\$456 19	
Annual dues.....	1,798 98	
Assessments.....	2,233 83	
Medical examiners' fees.....	185 00	
Total income during the year.....		\$4,683 49
Balance of ledger assets December 31, 1883.....		670 47
Total.....		\$5,353 96

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$2,318.20
<b>Total paid to members.....</b>	<b>\$2,318.20</b>
Commissions and fees to agents.....	461.19
Commissions and fees to officers and directors.....	380.00
Salaries and traveling expenses of agents.....	1,126.00
Medical examiners' fees.....	185.00
Salaries and other compensation of officers and other office employees.....	260.00
Advertising, \$50; blanks and printing, \$260.54; total.....	310.54
All other items.....	132.81
<b>(Total expense of management.....)</b>	<b>\$2,419.46</b>

Disbursements during the year, deducted from above total.....	\$5,137.66
<b>Balance December 31, 1884.....</b>	<b>\$466.30</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$166.30
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

<b>Total business, at the New York</b>	<b>Number.</b>
Policies or certificates in force December 31, 1883.....	700
Policies or certificates written during year 1884.....	135
<b>Total.....</b>	<b>835</b>
Deduct number ceased to be in force during 1884.....	66
<b>Total policies in force December 31, 1884.....</b>	<b>769</b>

Losses and claims on policies or certificates incurred during the year 1884.....	4
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## CHAUTAUQUA MUTUAL LIFE ASSOCIATION.

OFFICE OF THE ASSOCIATION, 2107 WEST 14TH STREET,

ELLIOTT BLOCK, MAYVILLE, N. Y.

[Commenced business February 4, 1884.]

JAMES GRANGER, President.

W. H. TENNANT, Secretary.

Attorney for service of process in the State of New York, W. H. TENNANT, Mayville, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$74.25
Annual dues.....	25.00
<b>Total paid by members.....</b>	<b>\$790.00</b>
Received from all other sources, viz.: Loans and advancements by managers.....	\$77.94
<b>Total income during the year.....</b>	<b>\$1,367.94</b>

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents or solicitors.....	\$395.20
Travelling expenses of manager.....	23.15

Advertising, \$15; blanks and printing, \$800.75; total	\$815 75
All other items	106 09
(Total expenses of management)	\$1,049.19)

Disbursements during the year, deducted from above total..... \$1,049 19

Balance December 31, 1884..... \$818 75

Invested as follows:

#### III. INVESTED ASSETS.

Total invested assets, as per balance..... \$818 75

#### IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	\$373 00
Deduct cost of collection	5 44

Net amount due from members..... \$367 56

All other assets, viz.: Stationery and fixtures, \$400; record books, \$35; total..... 485 00

Total of invested and other assets..... \$1,020 81

#### V. LIABILITIES.

All other liabilities of the company, viz.: Borrowed money, \$577.94; interest due or accrued, \$6.25; total liabilities..... \$584 19

#### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Total Amount.
Policies or certificates written during year 1884.....	130	\$373,000

### CHENANGO MUTUAL RELIEF ASSOCIATION.

Oxford, N. Y.

(Commenced business August 15, 1881.)  
GERRIT H. PERKINS, President. CHARLES W. BROWN, Secretary.

Attorney for service of process in the State of New York, WILLIAM R. MYGATT, Esq.,  
Oxford, N. Y.

#### I. INCOME DURING 1884

Membership fees	\$1,163 00
Annual dues	65 00
Assessments	577 92
Total paid by members	\$2,800 52
Borrowed money	50 00
Total income during the year	\$2,850 52
Balance of ledger assets December 31, 1883	375 69
Total	\$3,226 21

#### II. DISBURSEMENTS DURING 1884.

Losses and claims	\$784 08
(Total paid to members)	\$764.08)
Commissions and fees to agents	1,190 85
Salaries and other compensation of officers and other office employees	175 00

Advertising, \$6; blanks and printing, \$37.77; total .....	\$48 77
All other items.....	190 99
(Total expense of management .....	\$1,600.11)

Disbursements during the year, deducted from above total.... \$2,384 14

Balance December 31, 1884 ..... \$342 07

Invested as follows:

### III. INVESTED ASSETS.

Cash in office and in hands of treasurer.....	\$304 13
All other items.....	87 94

Total invested assets, as per balance..... \$342 07

### IV. OTHER ASSETS.

Total due from members.. .....	\$458 65
Deduct cost of collection.....	15 00

Net amount due from members ..... 488 65

Total of invested and other assets..... \$780 72

### V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	233
Policies or certificates written during year 1884 .....	217

Total..... 439

Deduct number ceased to be in force during 1884..... 27

Total policies in force December 31, 1884..... 412

	Number.
Losses and claims on policies or certificates incurred during the year 1884,	2
Losses and claims on policies or certificates paid during the year 1884...	2

## CHOSEN FRIENDS, ORDER OF SUPREME COUNCIL.

NO. 34 HUBBARD BLOCK, INDIANAPOLIS, IND.

[Commenced business May 23, 1879.]

H. H. MORSE, *President.*

T. B. LINN, *Secretary.*

### I. INCOME DURING 1884.

Membership fees, relief fund certificates .....	\$3,303 99
Annual dues, <i>per capita</i> tax.....	11,379 63
Assessments.....	346,773 63
Medical examiners' fees (supreme).....	2,418 60
Total paid by members.....	\$368,875 04
Received from all other sources, viz.: Sale of supplies, \$2,951.85; dispensations, \$51; expenses refunded, \$129.65; bills receivable, \$24.67; total.....	3,157 17
Total income during the year .....	\$372,032 21
Balance of ledger assets December 31, 1883.....	25,911 14
Total.....	\$397,943 35

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$345,500 00
(Total paid to members.....)	\$345,500)
Supreme medical examiners' fees.....	2,418 60
Salaries and other compensation of officers and other office employes,	8,811 99
Rent.....	168 25
Advertising, \$12.15; blanks and printing, \$1,844.35; total.....	1,830 50
All other items, viz.: Supplies purchased, \$3,898.26; office furniture, \$28.48; current expenses, \$3,249.35; return of loans, \$195; attorney's fees and court costs, \$413.60; total.....	7,784 60
(Total expense of management.....)	\$21,630.03)

Disbursements during the year deducted from above total .... \$366,530 08

Balance December 31, 1884..... \$31,418 32

Invested as follows:

## III. INVESTED ASSETS.

Cost value stocks and bonds owned absolutely by the company ...	\$2,655 54
Cash in office and in bank .....	2,879 15
Ledger balances.....	8,667 87
Total invested assets, as per balance.....	\$13,702 06

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$23,000 00
Mortuary assessments due and unpaid on memberships in force ...	1,935 40
Mortuary assessments not yet due .....	22,650 33
Annual payments or premiums in process of collection, not yet due,	5,866 90
Total due from members .....	\$53,482 63
Net amount due from members .....	53,482 63
Claims against ex-supreme treasurer and his bondsmen .....	14,866 18
All other assets, viz.: Supplies, \$1,956.38; office furniture, \$799.98; bills receivable, \$88.72; total .....	2,845 08
Total of invested and other assets.....	\$84,895 95

## V. LIABILITIES.

Claims and death losses due ...	\$9,000 00
Claims and death losses not due.....	13,000 00
Claims and death losses, assessments not made.....	23,000 00
Claims and death losses resisted.....	3,000 00
Total liabilities .....	\$48,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	13,499	\$37,557,000	1,153	\$2,329,000
Policies or certificates written during year 1884.....	7,562	14,180,000	1,296	2,318,000
Total .....	26,061	\$51,737,000	2,549	\$4,647,000
Deduct number ceased to be in force during 1884 .....	3,325	6,947,000	181	308,000
Total policies in force December 31, 1884 .....	22,736	\$44,790,000	2,368	\$4,339,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	16	\$35,500	1	\$500
Losses and claims on policies or certificates incurred during the year 1884.....	164	355,000	18	34,000
Total .....	180	\$390,500	19	\$34,500

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883 .....	158	\$345,500	18	\$32,500



## CINCINNATI LIFE ASSOCIATION.

No. 86 WEST THIRD STREET, CINCINNATI, O.

[Commenced business December 1, 1880.]

J. R. BAUMES, President.

J. E. GRAY, Secretary.

## I. INCOME DURING 1884.

Membership fees.....	\$2,257.82
Annual dues.....	3,673.04
Assessments.....	24,015.01
Total paid by members.....	\$28,945.87
Received from all other sources, viz.: Deposit by member.....	6.30
Total income during the year.....	\$28,952.17
Balance of ledger assets December 31, 1883.....	4,736.51
Total.....	\$41,749.58

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$23,847.31
Assessments returned to members.....	9.96
(Total paid to members.....)	\$23,857.27
Commissions and fees to agents.....	2,673.97
Medical examiners' fees.....	514.50
Salaries and other compensation of officers and other office employees.....	3,848.35
Rent, \$130; taxes, \$5.28; total.....	135.28
Advertising, \$38.28; blanks and printing, \$168.44; total.....	\$206.72
All other items, viz.: Postage, \$416.19; traveling expenses, \$117;.....	
exchange and collections, \$401.98; fixtures, \$5; miscellaneous,.....	
\$268.40; total.....	1,204.57
(Total expenses of management.....)	\$3,823.20

Disbursements during the year, deducted from above total.... \$31,179.73

Balance December 31, 1884..... \$10,569.41

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$1,425.85; in bank, \$9,143.56; total..... \$10,569.41

## IV. OTHER ASSETS.

All other assets, viz.: Fixtures..... 231.90

Total of invested and other assets..... \$10,791.21

## V. LIABILITIES.

Losses not due and unpaid..... \$3,361.72

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.		Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,597		\$6,044.00
Policies of certificates written during year 1884.....	265		877.00
Total.....	1,860		\$6,921.00
Deduct number ceased to be in force during 1884.....	172		640.00
Total policies in force December 31, 1884.....	1,688		\$6,281.00

# COMMERCIAL TRAVELERS' ASSOCIATION.

5 PIKE BLOCK, COR. SO. SALINA AND W. FAYETTE STREETS, SYRACUSE, N. Y.

[Commenced business December 14, 1872.]

JAS. H. EATON, *President.*

J. WILL PAGE, *Secretary.*

Attorney for service of process in the State of New York, JAS. H. EATON, Globe Hotel, Syracuse, N. Y.

## INCOME DURING 1884.

Membership fees.....	\$268 00
Annual dues.....	12,617 00
Assessments.....	122,844 00

Total paid by members.....	\$126,049 00
Interest.....	2,688 65
Received from all other sources, viz.: Restored members.....	858 50
Total income during the year.....	\$129,596 15
Balance of ledger assets December 31, 1883.....	54,386 81

Total.....	\$183,982 96
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## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$95,000 00
(Total paid to members.....)	\$85,000 00
Medical examiners' fees.....	72 00
Salaries and other compensation of officers and other office employees.....	3,500 00
Rent.....	437 00
Stationery, blanks and printing.....	476 80
All other items, viz.: Postage, office expenses and miscellaneous items.....	1,567 85
(Total expense of management.....)	\$6,058 15)

Disbursements during the year, deducted from above total.....	\$101,958 15
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Balance December 31, 1884.....	\$92,429 81
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Invested as follows:

## III. INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely by the company.....	\$38,184 80
Cash in bank.....	2,245 01
Total invested assets, as per balance.....	\$92,429 81

## IV. OTHER ASSETS.

Market value of bonds over cost.....	1,450 68
Total of invested and other assets.....	\$93,880 48

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

Policies or certificates in force December 31, 1883.....	8,191
Policies or certificates written during year 1884.....	210
Total.....	8,401
Deduct number ceased to be in force during 1884.....	147
Total policies in force December 31, 1884.....	8,254

Losses and claims on policies or certificates unpaid December 31, 1883.....	
Losses and claims on policies or certificates incurred during the year 1884,	
Total.....	
Losses and claims on policies or certificates paid during the year 1884. ..	

**COMMERCIAL TRAVELERS' MUTUAL ACCIDENT  
ASSOCIATION.**

UTICA, N. Y.

(Commenced business March 20, 1982.)

**HENRY D. PIXLEY, *President.***

**EDWARD TREVVETT, Secretary**

Attorney for service of process in the State of New York, H. D. PIXLEY, 418 Genesee street,  
Utica, N.

### I. INCOME DURING 1884.

I. INCOME DURING 1884.	
Membership fees.....	\$1,538 00
Annual dues.....	409 00
Assessments.....	2,218 00
Total paid by members.....	\$4,155 00
Received from all other sources.....	15 30
Total income during the year.....	\$4,170 30
Balance of ledger assets December 31, 1883.....	31 40
Total.....	\$4,201 70

## II. DISBURSEMENTS DURING 1884.

Losses and claims...	{ 21 indemnity claims.....	\$1,499 54
	{ 1 death claim.....	976 00
(Total paid to members.....)		\$2,475 94
Commissions and fees to officers, viz : Secretary and treasurer....		634 75
Salaries and traveling expenses of agents.....		22 34
Medical examiners' fees.....		35 34
Rent.....		84 36
Advertising, \$100; printing, \$302; total.....		402 06
All other items, viz.: Safe, \$230; postage, \$171.45; office furniture, \$32.02; per capita tax, \$33.90; miscellaneous, \$66.86; total.....		534 23
(Total expense of management.....)		\$1,703 73

Disbursements during the year, deducted from above total.....	\$4,178 60
Balance December 31, 1884.....	\$23 04

**Invested as follows :**

### III. INVESTED ASSETS.

Cash in office, \$11.89; in bank, \$14.17; total.....	\$26 06
Total invested assets, as per balance .....	\$26 06

#### IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force....	\$28 00	
Net amount due from members .....		36 00
Total of invested and other assets .....		\$64 00

V. LIABILITIES.

ie for salaries, rent and office expenses.....	\$8 33
l other liabilities of the company.....	2 00
<b>Total liabilities .....</b>	<b>\$10 33</b>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
licies or certificates in force December 31, 1883.....	416	\$1,664 00
licies or certificates written during year 1884.....	374	1,496 00
<b>Total .....</b>	<b>790</b>	<b>\$3,160 06</b>
educt number ceased to be in force during 1884.....	37	.....
<b>Total policies in force December 31, 1884 .....</b>	<b>753</b>	<b>.....</b>

	Number.	Amount.
sses and claims on policies or certificates unpaid December 31, 1883.....	2	\$167 85
sses and claims on policies or certificates incurred during the year 1884 .....	20	2,308 09
<b>Total.....</b>	<b>22</b>	<b>\$2,475 94</b>

	Number.	Amount.
asses and claims on policies or certificates paid during the year 1884.....	22	\$2,475 94

## CO-OPERATIVE LIFE AND ACCIDENT ASSOCIATION OF THE UNITED STATES.

No. 171 BROADWAY, N. Y.

[Commenced business May 1, 1881.]

C. HAZARD, *President.*

LEWIS A. OSBORN, *Secretary.*

Attorney for service of process in the State of New York, CHARLES C. LEEDS,  
120 Broadway, New York.

I. INCOME DURING 1884.

embership fees.....	\$3,785 70
nnual dues.....	7,335 80
assessments.....	7,315 93
<b>Total paid by members.....</b>	<b>\$23,427 42</b>
received from all other sources, viz.: From agency.....	158 00
<b>Total income during the year.....</b>	<b>\$23,585 42</b>
alance of ledger assets December 31, 1883.....	280 25
<b>Total.....</b>	<b>\$23,815 67</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$4,396.66
(Total paid to members .....	\$4,396.66)
All other payments .....	16,111.50
(Total expense of management .....	\$16,111.50)

Disbursements during the year, deducted from above total .....

\$30,408.16

Balance December 31, 1884 .....

\$3,407.51

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$786.41; in bank, \$2,282.85; in hands of agency, \$398.25; total .....	\$3,467.51
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$37,000.00
Mortuary assessments due and unpaid on memberships in force .....	558.80
Mortuary assessments not yet due .....	6,618.94
Accident-fund in process of collection, with first payments .....	558.81
Annual payments or premiums in process of collection, not yet due .....	450.80
Total due from members .....	\$39,479.25

Net amount due from members .....

\$39,479.25

Total of invested and other assets .....

\$33,886.76

## V. LIABILITIES.

Claims and death losses not due .....	\$30,681.84
Claims and death losses, assessments not made .....	\$1,900.00

Total policy claims .....

\$30,681.84

All other liabilities of the company, viz.; Renewal annual payments in process of collection .....	450.80
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Total liabilities .....

\$31,072.64

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	378	\$1,062,000.00	260	\$1,112,000.00
Policies or certificates written during year 1884 .....	864	4,483,500.00	640	2,460,500.00
Total .....	1,242	\$5,545,500.00	900	\$4,572,500.00
Deduct number ceased to be in force during 1884 .....	1,175	800,500.00	122	600,500.00
Total policies in force, December 31, 1884 .....	667	\$4,745,000.00	778	\$4,572,500.00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	1	\$170.00	2	\$32.00
Losses and claims on policies or certificates incurred during the year 1884 .....	18	25,605.30	17	\$5,050.00
Total .....	19	\$25,775.30	19	\$5,082.00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	18	\$4,396.66		\$1,701.00

\$510.63

# COSMOPOLITAN RELIEF ASSOCIATION.

No. 13 PARK ROW, NEW YORK.

[Commenced business May 1, 1884.]

ROBERT P. McBRIDE, *President.*

J. ORLANDO TOBIAS, *Secretary*

Attorney for service of process in the State of New York, SAMUEL G. ADAMS,  
No. 442 West Fifty-seventh street, New York city.

## I. INCOME DURING 1884.

Membership fees.....	\$1,841.40
Annual dues.....	673.00
Assessments.....	373.97
Total paid by members.....	\$2,888.37
Received from all other sources, viz.: Borrowed money.....	1,196.20
Total income during the year.....	\$4,084.57

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$1,407.56
Salaries, and, other compensation of officers and other office employees.....	192.98
Rent.....	900.00
Advertising, \$3.05; blanks and printing, \$182.40; total.....	185.45
All other items, viz.: Office furniture, \$327.03; miscellaneous expenses, \$196.23; total.....	523.26
Disbursements during the year, deducted from above total.....	\$3,209.20
Balance December 31, 1884.....	\$875.37

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$875.37
Total invested assets, as per balance.....	\$875.37

## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force.....	\$336.48
Annual payments or premiums due and unpaid on memberships in force.....	640.00
Net amount due from members.....	866.48
Total of invested and other assets.....	\$1,240.85

## V. LIABILITIES.

All other liabilities of the company, viz.: To officers and others for advances on account of organization.....	\$1,196.20
Total liabilities.....	\$1,196.20

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1884.....	156	\$362,000
Deduct number ceased to be in force during 1884.....	11	20,000
Total policies in force December 31, 1884.....	145	\$342,000

## COVENANT MUTUAL BENEFIT ASSOCIATION.

No. 108 PRAIRIE STREET, GALESBURG, ILL.

[Commenced business January 9, 1885.]

A. W. BERGGREN, *President*E. F. PHELPS, *Secretary*.

## I. INCOME DURING 1884.

Membership fees.....	\$29,821 08	
Annual dues.....	43,658 57	
Assessments.....	302,483 57	
Medical examiners' fees.....	8,124 00	
Total paid by members.....		\$384,097 17
Interest.....		617 35
Received from all other sources, viz.: Restorations, \$6,194.88; previous shortage, \$658.51; discounts, \$83.35; advance fund, \$42,742.46; total.....		49,678 70
Total income during the year.....		\$434,393 22
Balance of ledger assets December 31, 1883.....		70,858 75
Total.....		\$504,751 97

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$292,453 00
Assessments returned to members.....	45,724 92
(Total paid to members.....)	\$338,176 92)
Commissions and fees to agents.....	16,619 34
Salaries and traveling expenses of agents.....	7,319 45
Medical examiners' fees.....	8,124 00
Salaries and other compensation of officers and other office employes.....	14,174 34
Rent, \$250; taxes, \$7.52; total.....	257 52
Advertising, \$210.35; blanks and printing, \$2,706.88; total.....	2,917 23
All other items, viz.: Postage, express and exchange, \$6,618.94 law expenses, \$2,394.81; type and printing materials, \$417.74; interest, \$497.17; office furniture, \$63; annual meeting finance committee, coal, gas, freight, etc., \$1,744.97; total.....	11,731 63
(Total expense of management.....)	\$61,148 51)
Disbursements during the year, deducted from above total....	\$399,330 43
Balance December 31, 1884.....	\$105,481 54

Invested as follows:

## III. INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely by the company,	\$50,695 50
Cash in bank.....	50,894 79
Agents' ledger balances.....	8,841 25
Total invested assets, as per balance.....	\$105,431 54

## IV. OTHER ASSETS.

Interest accrued.....	361 33
Market value of bonds and stocks over cost.....	1,064 50
Due from members for claims not yet assessed.....	\$115,000 00
Mortuary assessments due and unpaid on memberships in force....	25,250 00
Net amount due from members.....	141,250 00
All other assets.....	5,164 86
Total of invested and other assets.....	\$253,292 23

## V. LIABILITIES.

Claims and death losses not due .....	\$33,250 00
Claims and death losses, assessments not made .....	70,000 00
Claims and death losses resisted .....	45,000 00
<b>Total policy claims .....</b>	<b>\$141,250 00</b>
<b>All other liabilities of the company, viz.: Due members on advance deposits .....</b>	<b>9,022 01</b>
<b>Total liabilities .....</b>	<b>\$150,272 01</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	14,484	\$45,615,000	278	\$656,375
Policies or certificates written during year 1884 .....	4,885	13,908,375	456	1,428,625
<b>Total .....</b>	<b>19,369</b>	<b>\$59,523,375</b>	<b>734</b>	<b>\$2,085,000</b>
Deduct number ceased to be in force during 1884 .....	1,989	6,435,625	150	457,500
<b>Total policies in force December 31, 1884 .....</b>	<b>17,380</b>	<b>\$53,088,750</b>	<b>584</b>	<b>\$1,627,500</b>
<hr/>				
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	27	\$108,750	1	\$2,500
Losses and claims on policies or certificates incurred during the year 1884 .....	105	862,500	.....	.....
<b>Total .....</b>	<b>132</b>	<b>\$471,250</b>	<b>1</b>	<b>\$2,500</b>
<hr/>				
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	94	\$322,371	1	\$2,500

## DRY GOODS MUTUAL BENEFIT ASSOCIATION.

835 BROADWAY, NEW YORK.

(Commenced business January 15, 1876.)

WM. F. FULLER, *President.*EZRA M. CUNNINGHAM, *Secretary.*Attorney for service of process in the State of New York, PHILIP W. KOPPER,  
840 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$23 00
Annual dues .....	599 00
Assessments .....	4,816 00
<b>Total paid by members .....</b>	<b>\$5,238 00</b>
<b>Interest .....</b>	<b>82 10</b>
<b>Total income during the year .....</b>	<b>\$5,270 10</b>
<b>Balance of ledger assets December 31, 1883 .....</b>	<b>1,775 34</b>
<b>Total .....</b>	<b>\$7,045 44</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$5,000 00
(Total paid to members .....	\$5,000)
Secretary's salary .....	578 00
Blanks and printing .....	98 07
(Total expense of management .....	\$671.07)
<b>Disbursements during the year deducted from above total ....</b>	<b>\$5,671 07</b>
<b>Balance December 31, 1884 .....</b>	<b>\$1,374 37</b>



Invested as follows:

III. INVESTED ASSETS.	
Cash in bank .....	\$1,374 37

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	580
Policies or certificates written during year 1884 .....	27

Total .....	607
Deduct number ceased to be in force during 1884 .....	33

Total policies in force December 31, 1884 .....	574
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	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	5	\$5,000 00
Losses and claims on policies or certificates paid during the year 1884 .....	5	5,000 00

## EMPIRE ORDER OF MUTUAL AID.

90 MAIN STREET, LOCKPORT, N. Y.

[Commenced business December 11, 1879.]

SEYMOUR DEXTER, *President.*WM. E. JENNEY, *Secretary.*

Attorney for service of process in the State of New York, WM. E. JENNEY.

## I. INCOME DURING 1884.

Membership fees .....	\$420 75
Annual dues and supplies, including interest .....	7,050 79
Assessments, including interest .....	162,619 75
Total paid by members .....	\$170,091 29
Total income during the year ..	\$170,091 29
Balance of ledger assets December 31, 1883 .....	8,231 61
Total .....	\$178,322 90

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$162,157 40
(Total paid to members .....	\$162,157.40)
Commissions and fees to officers and directors .....	2,078 55
Salaries and traveling expenses of agents .....	500 05
Blanks and printing .....	2,188 41
All other items .....	8,311 87
(Total expense of management .....	\$8,188.88)
Disbursements during the year, deducted from above total ....	\$170,296 28
Balance December 31, 1884 .....	\$8,026 62

Invested as follows:

III. INVESTED ASSETS.	
Cash in bank .....	\$8,026 62
IV. LIABILITIES.	
Claims and death losses due .....	\$4,000 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	7,802	\$15,604,000
Policies or certificates written during year 1884 .....	420	840,000
<b>Total</b> .....	<b>8,222</b>	<b>\$16,444,000</b>
Deduct number ceased to be in force during 1884 .....	1,028	2,056,000
<b>Total policies in force December 31, 1884</b> .....	<b>7,194</b>	<b>\$14,388,000</b>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	7	\$14,027 00
Losses and claims on policies or certificates incurred during the year 1884 .....	76	152,180 40
<b>Total</b> .....	<b>83</b>	<b>\$166,157 40</b>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	81	\$162,157 40

## EQUAL RIGHTS BENEFIT ASSOCIATION.

No. 442 BROADWAY, ALBANY, N. Y.

[Commenced business March 1, 1883.]

HENRY KELLY, *President.*S. P. SIMMONS, *Secretary.*Attorney for service of process in the State of New York, FRANCIS H. WOODS,  
No. 116 State street, Albany, N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$451 00
Annual dues .....	1,151 00
<b>Total paid by members</b> .....	<b>\$1,602 00</b>
Rents .....	110 00
<b>Total income during the year</b> .....	<b>\$1,712 00</b>
Balance of ledger assets December 31, 1883 .....	43 61
<b>Total</b> .....	<b>\$1,755 61</b>

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents .....	\$207 00
Salaries and other compensation of officers and other office employés .....	446 39
Rent .....	254 15
Advertising, \$114.45; blanks and printing, \$273.55; total .....	388 00
All other items .....	140 07
<i>(Total expenses of management .....</i>	<i>\$1,485.61)</i>

Disbursements during the year, deducted from above total .... \$1,485 61

Balance December 31, 1884 .....

\$320 00

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....

\$320 00

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	257
Policies or certificates written during year 1884 .....	743
Total .....	1,000
Deduct number ceased to be in force during 1884.....	35
Total policies in force December 31, 1884 .....	965

## EQUITABLE ACCIDENT ASSOCIATION.

No. 96 COURT STREET, BINGHAMTON, N. Y.

[Commenced business October 4, 1883.]

JOHN ANDERSON, *President.*JAMES B. ARNOLD, *Secretary.*Attorney for service of process in the State of New York, GEORGE F. LYON,  
88 and 86 Court street, Binghamton, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$8,256 00	
Assessments .....	2,019 00	
Assessments in advance.....	48 00	
Total paid by members .....		\$11,323 00
Balance of ledger assets December 31, 1883.....		228 48
Total.....		\$11,551 48

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$5,976 93
(Total paid to members.....)	\$2,976.98)
Commissions and fees to agents.....	6,904 15
Salaries and traveling expenses of agents.....	76 5
Medical examiners' fees.....	151 00
Salaries and other compensation of officers and other office employes,	209 75
Rent .....	206 00
Advertising, \$83.92; blanks and printing, \$171.10; total.....	255 02
All other items.....	284 35
(Total expense of management.....)	\$8,086.77)

Disbursements during the year, deducted from above total.... \$11,063 70

Balance December 31, 1884..... \$487 78

Invested as follows :

## III. INVESTED ASSETS.

Cash in office, \$193.70; in bank, \$294.08; total..... \$487 78

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$2,000 00
Deduct cost of collection .....	100 00
Net amount due from members.....	2,900 00
All other assets, viz.: Furniture, fixtures and supplies.....	500 00
Total of invested and other assets.....	\$3,890 78

## V. LIABILITIES.

Total policy claims.....	\$2,329 28
All other liabilities of the company, viz.: Assessments paid in advance, \$48; commissions due State agents law expenses, printing, etc., \$300; total.....	348 00
<b>Total liabilities.....</b>	<b>\$2,677 28</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883..	139	\$590,000	139	\$590,000
Policies or certificates written during year 1884 ...	1,716	6,213,000	1,416	4,968,000
<b>Total .....</b>	<b>1,855</b>	<b>\$6,803,000</b>	<b>1,555</b>	<b>\$5,558,000</b>
Deduct number ceased to be in force during 1884....	273	992,000	261	840,000
<b>Total policies in force December 31, 1884.....</b>	<b>1,583</b>	<b>\$5,810,000</b>	<b>1,294</b>	<b>\$4,618,000</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	90	\$5,306 21	87	\$5,289 76
Losses and claims on policies or certificates paid during the year 1884.....	84	2,976 98	81	2,910 48

## EQUITABLE AID UNION.

## COLUMBUS, PA.

[Commenced business April 25, 1879.]

D. A. DEWEY, *President.*W. H. MUZZY, *Secretary.*

## I. INCOME DURING 1884.

Membership fees.....	\$2,811 75
Annual dues .....	7,873 35
Assessments .....	244,497 20
Benefit certificate fees .....	1,579 45
Medical examiners' fees .....	689 66
<b>Total paid by members.....</b>	<b>\$257,461 41</b>
Received from all other sources, viz.: Supplies, \$3,526.88; miscellaneous, \$225.28; total.....	3,752 16
<b>Total income during the year.....</b>	<b>\$261,213 57</b>
Balance of ledger assets December 31, 1883 .....	10,395 76
<b>Total.....</b>	<b>\$271,609 33</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$245,495 00
Assessments returned to members.....	4 15
<i>(Total paid to members..... \$245,499.15)</i>	
Salaries and traveling expenses of agents.....	809 92
Salaries and other compensation of officers and other office employees, Rent .....	12,900 70
Advertising, blanks, printing and supplies..	95 00
All other items, viz.: Postage, \$726.18; attorney's fees, \$327; insurance, \$20; deposited to secure costs, \$350; sundries, \$310.99; total .....	4,252 15
<i>(Total expense of management..... \$19,291.89)</i>	
<b>Disbursements during the year, deducted from above total....</b>	<b>\$264,791 04</b>
<b>Balance December 31, 1884.....</b>	<b>\$6,818 29</b>

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.	12,666	\$26,248,646 50	7,417	\$14,224,613 70
Policies or certificates written during year 1884..	2,650	5,040,650 00	839	1,564,101 00
Total .....	15,316	\$31,289,296 50	8,256	\$15,818,713 70
Deduct number ceased to be in force during 1884.	1,618	3,207,394 00	707	1,443,706 20
Total policies in force December 31, 1884.....	14,698	\$28,082,003 50	7,549	\$14,375,007 50

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	96	\$52,290 00	14	\$27,280 00
Losses and claims on policies or certificates incurred during the year 1884.....	128	296,215 00	82	140,067 50
Total.....	128	\$368,505 00	96	\$167,347 50

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	125	\$345,496 00	82	\$141,277 50

## EQUITABLE RESERVE FUND LIFE ASSOCIATION.

No. 171 BROADWAY, NEW YORK.

(Commenced business April, 1883.)

HIRAM A. JOHNSON, *President.*O. S. BOGERT, *Secretary.*Attorney for service of process in the State of New York, SAMUEL FLEISHMAN.  
61 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$2,917 25
Annual dues.....	2,086 00
Assessments .....	4,561 70
Total income during the year.....	\$11,506 95
Balance of ledger assets December 31, 1883 .....	270 51
Total.....	\$11,777 46

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$2,338 17
Assessments returned to members .....	1,064 90
(Total paid to members .....	\$3,403.17)
Commissions and fees to agents.....	3,671 65
Salaries and other compensation of office employees.....	503 00
Rent .....	666 72
Advertising, \$84.95; blanks and printing, \$334.80; total.....	419 35
All other items, viz.: Furniture, \$332.25; sundries, \$318.77; total.	651 02
(Total expense of management.....	\$5,910.64)
Disbursements during the year, deducted from above total ....	\$9,312 81
Balance December 31, 1884.....	\$2,464 65

Invested as follows :

## III. INVESTED ASSETS.

Cash in office, \$241.12 ; in bank, \$2,223.53 ; total..... \$2,464 65

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$2,800 00	
Annual payments or premiums due and unpaid on memberships in force.....	2,899 00	
Total due from members.....	\$5,699 00	
Deduct cost of collection.....	2,820 50	
Net amount due from members.....		3,878 50
Total of invested and other assets.....		\$5,848 15

## V. LIABILITIES.

Claims and death losses, assessments not made.....	\$2,100 00
Claims and death losses resisted.....	1,083 09
Total liabilities.....	\$3,183 09

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883...	947	\$1,009,500	215	\$974,500
Policies or certificates written during year 1884....	361	1,408,000	319	1,285,000
Total.....	608	\$2,417,500	534	\$2,159,500
Deduct number ceased to be in force during 1884...	83	314,500	83	313,500
Total policies in force December 31, 1884.....	525	\$2,103,000	451	\$1,846,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	2	\$2,481 25	2	\$17,000 00
Losses and claims on policies or certificates paid during the year 1884.....			2	2,388 17

## EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.

## ELMIRA, N. Y.

[Commenced business January 12, 1869]

\*H. W. DWIGHT, *President.*SUTHERLAND DE WITT, *Secretary.*Attorney for service of process in the State of New York, THOMAS G. WALLIS,  
Elmira, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$95 24
Assessments.....	63,544 00
Total paid by members.....	\$63,639 24
Received from all other sources.....	8,450 00
Total income during the year.....	\$72,089 24
Balance of ledger assets December 31, 1883.....	5,458 08
Total.....	\$77,547 27

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$70,415 00
Assessments returned to members .....	55 00
(Total paid to members. ....)	\$70,470)
Commissions and fees to officers and directors .....	2,536 36
Medical examiners' fees .....	106 50
Salaries and other compensation of officers and other office employes, .....	600 00
All other items .....	440 77
(Total expense of management. ....)	\$3,683.53)

Disbursements during the year deducted from above total .... \$74,153 53

Balance December 31, 1884 ..... \$3,393 74

Invested as follows:

## III. INVESTED ASSETS.

Cash in office ..... \$3,393 74

## IV. LIABILITIES.

Total policy claims ..... \$2,000 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1883.....	3,831	903
Policies or certificates written during year 1884 .....	202	42
Total .....	3,533	1,044
Deduct number ceased to be in force during 1884.....	131	35
Total policies in force December 31, 1884.....	3,402	909

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during 1884 .....	40	\$72,415	15	\$29,445
Losses and claims on policies or certificates paid during 1884.....	39	70,415	14	27,445

## FAMILY FUND SOCIETY.

No. 68 BROADWAY, NEW YORK.

CHAUNCEY VIBBARD, *President.*

JUDSON J. BLAKE, *Secretary.*

Attorney for service of process in the State of New York, REMINGTON VERNAM,  
No. 196 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$12,225 00
Annual dues .....	7,944 00
* Medical examiners' fees.....	1,316 00
Total paid by members .....	\$21,895 00

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$12,285 00
Traveling expenses .....	909 04
* Medical examiners' fees.....	1,316 00
Salaries and other compensation of officers and other office employes.....	2,085 36

\* Medical examiners' fees were not paid to or by the society.

Rent .....	\$1,689 00
Blanks and printing.....	1,500 00
All other items, viz.: Postage, car fares, expressage and sundry expenses .....	600 58
(Total expense of management.....)	\$31,895)
Disbursements during the year, deducted from above total....	<u>\$21,895 00</u>

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates written during year 1884 .....	1,060	\$8,846.000
Deduct number ceased to be in force during 1884 .....	56	174.000
Total policies in force December 31, 1884.....	<u>1,004</u>	<u>\$8,672,000</u>

## FIDELITY MUTUAL LIFE ASSOCIATION.

## PHILADELPHIA, PA.

[Commenced business January 1, 1879.]

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

## I. INCOME DURING 1884.

Annual dues .....	\$23,178 46
Assessments .....	67,759 50
Total paid by members .....	\$105,987 98
Interest .....	589 97
Rents .....	1,286 89
Received from all other sources.....	10,289 85
Total income during the year.....	\$118,053 69
Balance of ledger assets December 31, 1883.....	28,782 11
Total.....	<u>\$146,835 80</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$49,500 00
Assessments returned to members .....	1,639 90
(Total paid to members.....)	\$51,139.90)
Commissions and fees to agents.....	18,898 55
Commissions and fees paid to directors.....	535 00
Salaries and traveling expenses of agents .....	10,778 20
Medical examiners' fees.....	956 75
Salaries and other compensation of officers and other office employes .....	10,716 00
Rent, \$1,718; taxes, \$429.75; total.....	2,147 75
Advertising, blanks and printing .....	7,296 86
All other items.....	6,086 50
(Total expense of management.....)	\$51,910.61)
Disbursements during the year, deducted from above total....	<u>\$168,040 51</u>
Balance December 31, 1884.....	<u>\$48,795 29</u>

Invested as follows:

## III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$23,957 01
Loans secured by mortgages on real estate, first liens.....	1,000 00
Stocks and bonds owned absolutely by the company.....	2,500 00
Cash in office, \$132.50; in bank, \$7,556.11; total.....	7,688 61



Agents' ledger balances.....	\$4,249 35
Other items: Due by the Blair County Company, \$1,286.35; furniture and fixtures, \$755.84; total .....	1,991 00
<b>Total invested assets, as per balance.....</b>	<b>\$41,386 04</b>

## IV. OTHER ASSETS.

Market value of bonds and stocks over cost .....	\$875 00
Net amount due from members.....	310 10
All other assets, viz. (Indemnity reserve, \$203,300): Bond on which judgment has been entered, \$1,200; bills receivable, \$374.75; note on which judgment has been entered, \$383.90; total.....	2,408 55
<b>Total of invested and other assets.....</b>	<b>\$44,980 29</b>

## V. LIABILITIES.

Total policy claims .....	\$5,000 00
Due for salaries, rent and office expenses .....	786 60
All other liabilities of the company, viz.: Borrowed money, \$2,000; reserve on limited policies, \$4,297.88; life policies commuted and paid up, \$1,120.49; total.....	7,417 67
<b>Total liabilities .....</b>	<b>\$13,204 53</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1893 .....	2,987	\$4,563,600	89	\$161,000
Policies or certificates written during year 1894 .....	1,063	2,422,500	111	245,540
<b>Total.....</b>	<b>2,990</b>	<b>\$8,996,100</b>	<b>170</b>	<b>\$406,540</b>
Deduct number ceased to be in force during 1894 .....	598	1,587,500	41	121,000
<b>Total policies in force December 31, 1894.....</b>	<b>2,392</b>	<b>\$7,408,600</b>	<b>129</b>	<b>\$285,540</b>
			<b>Number.</b>	<b>Amount.</b>
Losses and claims on policies or certificates unpaid December 31, 1893.....			8	\$17,000
Losses and claims on policies or certificates incurred during the year 1894.....			14	21,300
<b>Total.....</b>			<b>22</b>	<b>\$38,300</b>
			<b>Number.</b>	<b>Amount.</b>
Losses and claims on policies or certificates paid during the year 1894.....			21	\$48,500

## FISHERMEN'S MUTUAL BENEFIT ASSOCIATION.

FULTON WHOLESALE FISH MARKET, NEW YORK CITY.

GEORGE H. CASE, *President*.GEORGE T. MOON, *Secretary*.Attorney for service of process in the State of New York, ABEL CROOK,  
98 Nassau street, New York city.

## I. INCOME DURING 1884.

Membership fees.....	\$184 00
Assessments.....	1,453 00
Total paid by members.....	\$1,637 00
Interest.....	21 64
Received from all other sources, viz.: Sale of new certificates, \$9.40; reinstatement fees, \$16; total.....	25 40
Total income during the year.....	\$1,684 04
Balance of ledger assets December 31, 1883.....	1,140 99
Total.....	\$2,825 08

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,490 00
(Total paid to members.....)	\$1,490
All other items, viz.: Expense of incorporation, \$50; stationery, printing, etc., \$58.19; total.....	108 19
(Total expense of management.....)	\$108.19
Disbursements during the year, deducted from above total....	\$1,598 19
Balance December 31, 1884.....	\$1,231 84

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$674.09; in bank, \$557.75; total....	\$1,231 84
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## FORESTERS ENDOWMENT FUND, ANCIENT ORDER OF.

505 CHESTNUT STREET, PHILADELPHIA, PA.

[Commenced business October 1, 1876.]

RICHARD DAVIS, *President*.E. M. McMURTRY, *Secretary*.

## I. INCOME DURING 1884.

Membership fees.....	\$1,085 38
Annual dues.....	
Assessments.....	25,084 87
Total paid by members.....	\$26,960 39
Total income during the year.....	\$29,960 39
Balance of ledger assets December 31, 1883.....	1,066 81
Total.....	\$31,027 30

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....		\$26,500 00
(Total paid to members .....	\$20,500 00)	
Salaries and other compensation of officers .....		870 00
All other items .....		686 19
(Total expense of management .....	\$1,546 19)	
Disbursements during the year, deducted from above total....		\$28,046 19
Balance December 31, 1884 .....		\$2,981 01

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$3,961 01
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## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force ...	\$822 00
Mortuary assessments not yet due .....	2,300 00
Net amount due from members .....	3,122 00
Total of invested and other assets .....	\$6,103 01

## V. LIABILITIES.

Claims and death losses due .....	\$1,000 00
Claims and death losses resisted .....	1,000 00
Total policy claims .....	\$2,000 00
Total liabilities .....	\$2,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	2,263	\$1,822,000	426	\$402,500
Policies or certificates written during year 1884 .....	453	540,500	64	70,500
Total .....	2,716	\$2,362,500	490	\$473,000
Deduct number ceased to be in force during 1884 .....	367	394,500	23	27,500
Total policies in force December 31, 1884 .....	2,349	\$1,968,000	463	\$445,500
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	30	\$30,000	3	\$3,500
Losses and claims on policies or certificates paid during the year 1884 .....	26	26,500	3	3,500

# FREE SONS OF ISRAEL, INDEPENDENT ORDER OF, GRAND LODGE, ENDOWMENT FUND.

No. 27 SECOND AVENUE, NEW YORK.

[Commenced business March 15, 1874.]

ISAAC HAMBURGER, *President.*

H. J. GOLDSMITH, *Secretary.*

Attorney for service of process in the State of New York, H. J. GOLDSMITH,  
No. 27 Second avenue, New York city.

## I. INCOME DURING 1884.

Assessments .....	\$108,617 86
Total income during the year. ....	\$108,617 86
Balance of ledger assets December 31, 1883.....	1,627 44
Total .....	\$105,245 80

## II. DISBURSEMENTS DURING 1884.

Assessments returned to members.....	\$98,000 00
(Total paid to members .....	\$98,000)
Salaries and other compensation of officers and other office employes.....	1,000 00
Blanks and printing.....	1,218 85
All other items, viz.: Counsel fees, \$174; postage stamps, \$54.42; interest, \$142.50; total .....	870 92
(Total expense of management.....	\$2,589.77)
Disbursements during the year, deducted from above total....	\$95,589 77
Balance December 31, 1884 .....	\$9,655 53

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$9,655 53
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## IV. LIABILITIES.

Endowment claims.....	\$8,000 00
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## FRIENDS OF HUMANITY (BENEVOLENT ORDER OF), SOVEREIGN GRAND COUNCIL.

No. 264 WEST 139TH STREET, NEW YORK.

[Commenced business January 2, 1882.]

MORITZ ELLINGER *President*.

LEOPOLD GOLDSCHMIEDT, *Secretary*.

Attorney for service of process in the State of New York, J. HOMER HILDRETH,  
No. 201 Broadway, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$228 50
Annual dues.....	492 00
Assessments.....	847 88
Total paid by members.....	\$1,568 38
Received from all other sources, viz.: For charities and supplies to councils, \$865.35; sundries, \$167.35; total.....	1,082 70
Total income during the year.....	\$2,596 08
Balance of ledger assets December 31, 1883.....	25 67
Total.....	\$2,621 69

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$370 00
(Total paid to members.....)	\$370)
Commissions and fees to agents.....	780 00
Salaries and traveling expenses of agents.....	168 00
Salaries and other compensation of officers and other office employés.....	100 00
Rent.....	200 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	75 00
Advertising, \$56.88; blanks and printing, \$18; total.....	74 88
All other items, viz.: Postage, \$232.10; stationery and sundries, \$109.81; total.....	341 41
(Total expense of management.....)	\$1,789.29)
Disbursements during the year, deducted from above total....	\$3,109 29
Balance December 31, 1884.....	\$512 40

Invested as follows:

### III. INVESTED ASSETS.

Cash in office.....	\$512 40
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### IV. OTHER ASSETS.

Mortuary assessments not yet due.....	\$1,306 86
Annual payments or premiums in process of collection, not yet due.....	656 00
Net amount due from members.....	1,961 86
All other assets, viz.: Subordinate council's deputies, \$1,217.77; stock and supplies, \$501.94; total.....	1,719 71
Total of invested and other assets.....	\$4,193 97

### V. LIABILITIES.

Total policy claims.....	\$300 00
All other liabilities of the company, viz.: Sundry ledger balances, principally for supplies for sale.....	2,346 58
Total liabilities.....	\$2,706 58

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	474	\$1,265,000	319	\$840,000
Policies or certificates written during year 1884.....	303	772,000	206	485,000
<b>Total.....</b>	<b>738</b>	<b>\$2,144,000</b>	<b>525</b>	<b>\$1,325,000</b>
Deduct number ceased to be in force during 1884.....	81	202,000	40	97,000
<b>Total policies in force December 31, 1884.....</b>	<b>655</b>	<b>\$1,941,000</b>	<b>485</b>	<b>\$1,228,000</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	4	\$6,000	1	\$1,000
Losses and claims on policies or certificates paid during the year 1884.....	2	2,000	1	1,000

## GERMAN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 196 $\frac{1}{2}$  CHRYSTIE STREET, NEW YORK.

[Commenced business January 30, 1873.]

GUSTAV LAUTER, *President.*HERRMANN CONRAD, *Secretary.*Attorney for service of process in the State of New York, HERMAN SCHROETER,  
No. 58 East 4th street, New York City.

## I. INCOME DURING 1884.

Membership fees .....	\$0 00
Assessments .....	2,125 50
<b>Total paid by members.....</b>	<b>\$2,125 50</b>
Interest.....	9 02
<b>Total income during the year .....</b>	<b>\$2,134 52</b>
Balance of ledger assets December 31, 1883.....	819 53
<b>Total.....</b>	<b>\$2,954 05</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,975 00
(Total paid to members.....)	(\$1,975)
Salaries and other compensation of officers and other office employees.....	100 00
Advertising, \$15; blanks and printing, \$50.75; total.....	65 75
All other items .....	99 05
(Total expense of management.....)	(\$264.80)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$2,239 80</b>
<b>Balance December 31, 1884 .....</b>	<b>\$226 25</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$98.46; in bank, 182.79; total.....	<b>\$281 25</b>
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.	
Policies or certificates in force December 31, 1883.....	288	
Policies or certificates written during year 1884.....	2	
Total.....	290	
Deduct number ceased to be in force during 1884.....	21	
Total policies in force December 31, 1884.....	269	

	Number.	Amount
Losses and claims on policies or certificates incurred during the year 1884.....	7	\$1,975
Losses and claims on policies or certificates paid during the year 1884.....	7	1,975

## GLOBE MUTUAL BENEFIT SOCIETY.

No. 609 BROADWAY, NEW YORK.

[Commenced business August 18, 1884.]

PHILIP BARNARD *President.*JOHN W. HANIBAL, *Secretary.*

Attorney for service of process in the State of New York, LOUIS F. POST.

## I. INCOME DURING 1884.

Membership fees.....	\$377 08	
Annual dues.....	786 85	
Total paid by members.....		\$1,413 87
Received from all other sources, viz: Advanced by members of the board of directors.....		2,011 75
Total income during the year.....		\$3,425 12

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$167 50
Assessments returned to members.....		6 50
(Total paid to members.....)	\$174)	
Commissions and fees to agents.....		692 46
Salaries and traveling expenses of agents.....		538 91
Medical examiners' fees.....		35 00
Salaries and other compensation of officers and other office employes.....		963 10
Rent.....		150 00
Blanks and printing.....		145 75
All other items, viz: Sundries, etc.....		111 18
(Total expense of management.....)	\$3,656.40)	
Disbursements during the year, deducted from above total....		\$2,830 40
Balance December 31, 1884.....		\$594 72

Invested as follows:

## III. INVESTED ASSETS.

Cash in office .....	\$594 72
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## IV. OTHER ASSETS.

Total due from members .....	\$175 14
Deduct cost of collection .....	35 23
Net amount due from members .....	140 91
Total of invested and other assets .....	\$785 63

## V. LIABILITIES.

Due for salaries, rent and office expenses .....	\$85 17
All other liabilities of the company, viz.: Borrowed money, \$2,011.75; medical examiners' fees, \$17; to officers for advances, \$50; total .....	2,078 75
Total liabilities .....	\$2,163 92

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates written during year 1884 .....	1,581	\$120,033
Deduct number ceased to be in force during 1884 .....	793	67,065
Total policies in force December 31, 1884 .....	788	\$52,968

	Number	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	5	\$167 50
Losses and claims on policies or certificates paid during the year 1884 .....	5	167 50

## GOLD AND STOCK LIFE INSURANCE ASSOCIATION.

195 BROADWAY, NEW YORK.

[Commenced business May 16, 1878.]

DANIEL E. PIKE, *President.*EDWARD T. FISHER, *Secretary.*Attorney for service of process in the State of New York, DANIEL E. PIKE,  
197 Broadway, New York city.

## I. INCOME DURING 1884.

Membership fees .....	\$36 50
Annual dues .....	175 00
Assessments .....	1,108 26
Total paid by members .....	\$1,304 75
Interest .....	11 84
Total income during the year .....	\$1,316 59
Balance of ledger assets December 31, 1883 .....	345 58
Total .....	\$1,662 17



## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$1,375 00
(Total paid to members. ....)	\$1,375)
Advertising, \$3.96; blanks and printing, \$18.75; total. ....	23 71
(Total expense of management .....	\$23.71)
Disbursements during the year, deducted from above total. ....	\$1,397 71
Balance December 31, 1884 .....	\$264 46

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$62.62; in bank, \$201.84; total .....	\$264 46
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## IV. OTHER ASSETS.

Due from members for claims not yet assessed .....	\$600 00
Mortuary assessments due and unpaid on memberships in force ...	153 25
Annual payments or premiums due and unpaid on memberships in force .....	318 00
Net amount due from members .....	1,071 25
Total of invested and other assets .....	\$1,835 71

## V. LIABILITIES.

Claims and death losses not due. ....	\$400 00
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	109
Policies or certificates written during year 1884 .....	53
Total .....	162
Deduct number ceased to be in force during 1884 .....	9
Total policies in force December 31, 1884 .....	153

	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1883 .....	1	\$600 00
Losses and claims on policies or certificates incurred during the year 1884 .....	1	600 00
Total .....	2	\$1,200 00

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	4	\$1,375 00

## GOLDEN CHAIN SUPREME LODGE, ORDER OF.

No. 75 WEST FAYETTE STREET, BALTIMORE, MD.

[Commenced business December 31, 1881.]

C. C. BITTING, *President*.A. STANLEY WIER, *Secretary*

## I. INCOME DURING 1884.

Membership fees.....	\$1,871 00	
Annual dues.....	1,865 35	
Assessments.....	27,748 71	
Total paid by members.....		\$31,485 06
Received from all other sources, viz.: Supplies, etc.....		737 85
Total income during the year.....		\$32,222 91
Balance of ledger assets December 31, 1883.....		1,407 86
Total.....		<u>\$33,630 77</u>

## II. DISBURSEMENTS DURING 1884.

Total paid to members.....	\$22,866 70
Salaries and other compensation of officers and other office employes,	1,400 00
Rent.....	72 00
All other items, viz.: Supplies, postage, etc.....	8,072 49
(Total expense of management.....	\$4,544.49)
Disbursements during the year, deducted from above total....	<u>\$26,911 19</u>
Balance December 31, 1884.....	<u>\$6,719 58</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	<u>\$6,719 58</u>
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,749	\$4,357,500	26	\$78,000
Policies or certificates written during year 1884.....	1,308	3,522,000	10	30,000
Total.....	<u>3,057</u>	<u>\$7,879,500</u>	<u>36</u>	<u>\$108,000</u>
Deduct number ceased to be in force during 1884.....	113	280,000	1	3,000
Total policies in force December 31, 1884.....	<u>2,940</u>	<u>\$7,599,500</u>	<u>35</u>	<u>\$105,000</u>

## GOLDEN EAGLE ASSOCIATION.

No. 206 BROADWAY, N. Y.

[Commenced business January 28, 1884.]

A. B. BARNES, *President.*S. H. DEVORE, *Secretary.*Attorney for service of process in the State of New York, JAMES C. FOLEY,  
No. 206 Broadway, New York.

## I. INCOME DURING 1884.

Annual dues .....	\$1,590 42	
Assessments .....	76 10	
Total paid by members .....		\$1,666 52
Received from all other sources, viz.: Moneys advanced.....		537 35
Total income during the year.....		\$2,204 87

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$62 50	
Assessments returned to members.....	161 20	
(Total paid to members .....	\$223.70)	
Commissions and fees to agents .....	1,246 47	
Salaries and traveling expenses of agents.....	1 64	
Rent .....	80 00	
Advertising, 50 cts.; printing, \$65; total.....	65 50	
All other items .....	21 72	
(Total expense of management.....	\$1,365.33)	
Disbursements during the year, deducted from above total....		\$1,559 03
Balance December 31, 1884 .....		\$614 84

Invested as follows:

## III. INVESTED ASSETS.

Cash in office .....	\$614 84
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$50 00	
Annual payments or premiums due and unpaid on memberships in force .....	60 00	
Annual payments or premiums in process of collection, not yet due,	40 00	
Total due from members.....	\$150 00	
Deduct cost of collection.....	20 00	
Net amount due from members .....		130 00
Total of invested and other assets .....		\$734 84

## V. LIABILITIES.

All other liabilities of the company, viz.: To officers or others for advances on account of expenses of organization .....	\$537 35
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.	Amount.
Policies or certificates written during year 1884 .....	1,640	\$372,425
Deduct number ceased to be in force during 1884.....	1,018	186,950
Total policies in force December 31, 1884.....	627	\$85,975

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	3	\$63 50
Losses and claims on policies or certificates paid during the year 1884 .....	3	63 50

## GOOD TEMPLARS' MUTUAL BENEFIT ASSOCIATION OF THE STATE OF NEW YORK.

No. 17 OSBURN HOUSE BLOCK, ROCHESTER, N. Y.

[Commenced business January 23, 1883.]

W. MARTIN JONES, *President.*

GEORGE T. FISH, *Secretary.*

Attorney for service of process in the State of New York, C. A. KEELER,  
Osburn House Block, Rochester, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$310 00	
Annual dues.....	99 75	
Assessments.....	7 80	
Medical examiners' fees.....	29 00	
Total paid by members.....		\$456 55
Received from all other sources, viz. : Advanced by directors.....		179 85
Total income during the year.....		\$636 40
Balance of ledger assets December 31, 1883 .....		67 45
Total.....		\$708 85

### II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$310 30	
Commissions and fees to officers and directors .....	64 75	
Medical examiners' fees.....	40 50	
Advertising, blanks and printing.....	3 44	
All other items.....	209 61	
(Total expenses of management.....)	\$628 60	
Disbursements during the year, deducted from above total....		\$628 60
Balance December 31, 1884.....		\$75 25

### III. LIABILITIES.

National, State or other taxes due.....	\$1 00
All other liabilities of the company ... ..	239 84
Total liabilities.....	\$230 84

### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	51	\$97,000
Policies or certificates written during year 1884 .....	77	152,000
Total.....	128	\$249,000
Deduct number ceased to be in force during 1884 .....	14	28,000
Total policies in force December 31, 1884 .....	114	\$221,000

## HOME BENEFIT SOCIETY.

No. 161 BROADWAY, NEW YORK.

[Commenced business October 14, 1882.]

JOHN F. H. KING, *President.*GEORGE W. GODWARD, *Secretary.*Attorney for service of process in the State of New York, ROYAL S. CRANE,  
No. 26 Broad street, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$5,942 00
Annual dues .....	5,128 00
Assessments .....	22,837 51
Total paid by members.....	\$34,907 51
Received from all other sources.....	229 15
Total income during the year .....	\$34,486 66
Balance of ledger assets December 31, 1883.....	735 25
Total .....	\$35,171 91

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$17,116 55
Assessments returned to members.....	1,037 80
(Total paid to members .....	\$18,324.85)
Commissions and fees to agents .....	5,261 00
Salaries and traveling expenses of agents.....	244 08
Medical examiners' fees.....	83 50
Salaries and other compensation of officers and other office employes,	4,617 45
Rent .....	666 63
Advanced to officers and agents, to be repaid out of salaries or	
commissions.....	107 85
Advertising, \$233.85; printing, \$742.45; total .....	976 30
All other items, viz.: Postage, \$277.52; paid off organization,	
\$1,200; furniture and fixtures, \$606.57; cost of collection of	
assessment, \$531.14; law expenses and investigations, \$579.24;	
stationery, etc., \$377.92; total .....	3,573 89
(Total expense of management .....	\$15,429.15)
Disbursements during the year, deducted from above total....	\$33,653 50
Balance December 31, 1884 .....	\$1,518 41

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$470.49; in bank, \$1,047.92; total .....	\$1,518 41
Agents' ledger balances.....	107 85
Total invested assets, as per balance.....	\$1,626 26

## IV. OTHER ASSETS.

Mortuary assessments not yet due.....	\$14,000 00
Annual payments or premiums due and unpaid on memberships in	
force.....	1,500 00
Net amount due from members.....	15,500 00
All other assets, viz.: Furniture and fixtures .....	1,200 00
Total of invested and other assets .....	\$18,326 26

## V. LIABILITIES.

Claims and death losses due .....	\$1,000 00
Claims and death losses not due.....	1,000 00
Claims and death losses, assessments not due .....	14,000 00
<b>Total policy claims.....</b>	<b>\$16,000 00</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883:..	1,944	\$2,441,000	1,123	\$1,402,000
Policies or certificates written during year 1884....	566	974,800	455	707,900
<b>Total .....</b>	<b>2,510</b>	<b>\$3,414,800</b>	<b>1,578</b>	<b>\$2,110,900</b>
Deduct number ceased to be in force during 1884....	843	1,053,000	376	470,000
<b>Total policies in force December 31, 1884 .....</b>	<b>1,667</b>	<b>\$2,361,800</b>	<b>1,202</b>	<b>\$1,640,900</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	8	\$3,445 00	1	\$1,625 00
Losses and claims on policies or certificates incurred during the year 1884.....	177	18,996 55	124	11,611 55
<b>Total .....</b>	<b>185</b>	<b>\$22,441 55</b>	<b>125</b>	<b>\$13,236 55</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year.....	171	\$17,196 55	119	\$9,811 55

## HOME BENEFIT ASSOCIATION.

No. 137 BROADWAY, NEW YORK.

[Commenced business January 30, 1883.]

JOHN C. BARNES, *President.*ANDREW S. BROWNELL, *Secretary.*Attorney for service of process in the State of New York, A. S. BROWNELL,  
No. 137 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$618 80
Annual dues.....	16,706 50
Assessments.....	65,775 09
Medical examiners' fees.....	522 00
<b>Total paid by members.....</b>	<b>\$63,422 39</b>
Interest.....	2 00
Rents .....	280 00
Received from all other sources, viz.: Advanced by officers, \$1,350; sundries, \$13.05; total.....	1,363 05
<b>Total income during the year.....</b>	<b>\$65,068 44</b>
Balance of ledger assets December 31, 1883 .....	2,107 51
<b>Total.....</b>	<b>\$67,175 95</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$64,175 86
Assessments returned to members.....	47 00
(Total paid to members.....)	\$64,222 86
Commissions and fees to agents .....	11,646 70

Salaries and traveling expenses of agents.....	\$628 90
Medical examiners' fees .....	991 00
Salaries and other compensation of officers and other office employees.....	2,324 31
Rent.....	653 28
Advanced to officers and agents, to be repaid out of salaries or commissions .....	255 50
Advertising, \$43.15; blanks and printing, \$475.25; total.....	518 40
All other items, viz.: Postage, furniture and sundries.....	1,962 81
(Total expense of management.....)	\$19,010.90)

Disbursements during the year, deducted from above total.... \$63,233 26

Balance December 31, 1884 ..... \$3,942 69

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$869.81; in bank, \$2,072.55; total.....	\$3,941 86
Agents' ledger balances.....	1,000 83
Total invested assets, as per balance.....	\$3,942 69

### IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force...	\$3,973 17
Mortuary assessments not yet due.....	15,307 98
Annual payments or premiums due and unpaid on memberships in force.....	973 00
Total due from members.....	\$31,153 10
Deduct cost of collection.....	973 00
Net amount due from members.....	30,181 10
All other assets, viz.: Office furniture, safe, etc.....	1,000 00
Total of invested and other assets.....	\$35,183 79

### V. LIABILITIES.

Claims and death losses resisted.....	\$5,000 00
All other liabilities of the company, viz.: To officers or others for advances on account of expenses for organization.....	1,700 00
Total liabilities.....	\$6,700 00

### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

#### Total business — Business in New York.

	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883..	1,777	\$4,283,000	177	\$707,000
Policies or certificates written during year 1884....	1,890	6,437,060	1,478	4,946,050
Total .....	3,667	\$12,720,060	1,655	\$5,653,050
Deduct number ceased to be in force during 1884..	864	2,849,750	360	1,032,750
Total policies in force December 31, 1884.....	2,803	\$9,870,300	1,295	\$4,620,300
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	1	\$5,000 00	1	\$5,000 00
Losses and claims on policies or certificates incurred during the year 1884.....	26	64,175 36	12	10,175 36
Total .....	27	\$69,175 36	13	\$15,175 36
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	26	\$64,175 36	12	\$10,175 36

## HOME CIRCLE, SUPREME COUNCIL.

BOSTON, MASS.

[Commenced business November 5, 1879.]

JULIUS M. SWAIN, *President*.N. HAYWARD FULLER, *Secretary*.

## I. INCOME DURING 1884.

Assessments (benefit fund) .....	\$40,955 04
Received from all other sources, viz: Regalia, <i>per capita</i> , benefit certificates and merchandise (general fund) .....	2,879 80
<b>Total income during the year .....</b>	<b>\$48,834 84</b>
Balance of ledger assets December 31, 1883 .....	578 08
<b>Total .....</b>	<b>\$44,412 92</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims (benefit fund) .....	\$36,418 19
(Total paid to members .....	\$36,418.19)
Salaries and other compensation of officers and other office employes, Rent, \$200; taxes, \$22; total .....	1,000 00
Blanks and printing .....	222 00
All other items, viz.: Regalia, blank books, merchandise and office expenses, \$800.86; interest and payment on loans, \$188.82; total, (Total expense of management .....	546 10
Disbursements during the year, deducted from above total ....	988 68
<b>Balance December 31, 1884 .....</b>	<b>\$5,287 95</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office .....	\$5,287 95
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## IV. OTHER ASSETS.

Mortuary assessments, due and unpaid, on memberships in force ..	\$4,643 59
Annual payments or premiums, due and unpaid, on memberships in force .....	884 25
Net amount due from members .....	5,527 84
All other assets .....	876 15
<b>Total of invested and other assets .....</b>	<b>\$11,191 94</b>

## V. LIABILITIES.

Claims and death losses due .....	\$8,852 53
National, State or other taxes due .....	22 00
Borrowed money, including \$30 interest, due or accrued .....	580 00
All other liabilities of the company .....	427 93
<b>Total Liabilities .....</b>	<b>\$9,882 46</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 ..	2,176	\$5,900,500	283	\$710,000
Policies or certificates written during year 1884 ..	738	2,122,000	943	719,500
<b>Total ..</b>	<b>2,909</b>	<b>\$8,022,500</b>	<b>526</b>	<b>\$1,429,500</b>
Deduct number ceased to be in force during 1884 ..	208	694,000	49	155,000
<b>Total policies in force December 31, 1884 .....</b>	<b>2,706</b>	<b>\$7,328,500</b>	<b>477</b>	<b>\$1,274,500</b>



	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	16	\$45,270 72	8	\$2,711 01
Losses and claims on policies or certificates paid during the year 1884.....	14	36,418 19	8	2,711 11

## HOME PROVIDENT SAFETY FUND ASSOCIATION.

No. 89 LIBERTY STREET, NEW YORK.

[Commenced business October 22, 1880.]

FREDERICK H. SMITH, Jr., *Acting President.*

GEORGE GRETSINGER, *Secretary.*

Attorney for service of process in the State of New York, N. DENISON MORGAN,  
45 Lafayette place, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$1,911 00
Annual dues.....	5,491 00
Assessments.....	8,780 27
Assessment expenses.....	50 61
Total paid by members.....	\$16,212 88
Interest.....	110 21
Rents.....	33 24
Received from all other sources.....	23 81
Total income during the year.....	\$16,380 24
Balance of ledger assets December 31, 1883.....	6,387 73
Total.....	\$22,767 97

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$8,003 86
Assessments returned to members.....	10 00
(Total paid to members.....)	\$8,013.86)
Commissions and fees to agents.....	3,010 78
Commissions and fees to officers and directors.....	60 00
Medical examiners' fees.....	245 73
Salaries and other compensation of officers and other office employees.....	845 00
Rent.....	387 52
Advertising, \$150; blanks and printing, \$477.04; total.....	627 14
All other items, viz.: Postage, exchange, coal, gas, traveling and law expenses.....	1,197 95
(Total expenses of management.....)	\$8,874.02)
Disbursements during the year, deducted from above total....	\$14,387 98
Balance December 31, 1884.....	\$8,380 00

Invested as follows:

### III. INVESTED ASSETS.

Cost value stocks and bonds owned.....	\$4,120 62
Cash in office, \$374.04; in bank, \$2,584.77; total.....	2,958 81
Agents' ledger balances.....	654 13
All other items.....	646 53
Total invested assets, as per balance.....	\$8,380 00

## IV. OTHER ASSETS.

Interest due.....		\$40 00
Rents due.....		4 17
Dues from members for claims not yet assessed.....	\$17,000 00	
Mortuary assessments not yet due.....	5,000 00	
Net amount due from members .....		22,000 00
Total of invested and other assets.....		<u>\$30,444 28</u>

## V. LIABILITIES.

Claims and death losses not due.....	\$5,000 00
Claims and death losses, assessments not made.....	17,000 00
Total policy claims.....	<u>\$22,000 00</u>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,565	\$1,565,000
Policies or certificates written during year 1884.....	421	421,000
Total .....	1,986	\$1,986,000
Deduct number ceased to be in force during 1884.....	648	648,000
Total policies in force December 31, 1884.....	1,338	<u>\$1,338,000</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	5	\$5,000
Losses and claims on policies or certificates incurred during the year 1884.....	27	27,000
Total.....	32	<u>\$32,000</u>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	10	<u>\$10,000</u>

## HOOSAC FALLS MUTUAL RELIEF SOCIETY.

CHENEY BLOCK, MAIN STREET, HOOSAC FALLS, N. Y.

C. W. EASTON, *President*.C. H. STOCKWELL, *Secretary*.

Attorney for service of process in the State of New York, WM. POWELL, Jr., Hoosac Falls, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$369 00
Annual dues.....	1,237 00
Assessments.....	4,700 37
Medical examiners' fees.....	323 00
Total paid by members.....	\$7,279 37
Received from all other sources, viz.: Reinstating members.....	94 95
Total income during the year.....	<u>\$7,374 32</u>
Balance of ledger assets December 31, 1883.....	817 89
Total.....	<u>\$7,691 71</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$4,515 00
(Total paid to members.....)	\$4,515.69)
Commissions and fees to agents.....	1,144 42
Salaries and traveling expenses of agents.....	787 04
Medical examiners' fees.....	323 04
Salaries and other compensation of officers and other office employes,	425 00
Rent.....	56 99
Blanks and printing.....	142 53
All other items.....	56 13
(Total expense of management.....)	\$2,914.31)
Disbursements during the year, deducted from above total....	\$7,430 00
Balance on hand December 31, 1884.....	261 71

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business, all in New York.

	Number
Policies or certificates in force December 31, 1883.....	60
Policies or certificates written during year 1884.....	32
Total.....	92
Deduct number ceased to be in force during 1884.....	21
Total policies in force December 31, 1884.....	70
	Amount
Losses and claims on policies or certificates incurred during the year 1884,	\$4,515 00
Losses and claims on policies or certificates paid during the year 1884....	4,515 69

## INSURANCE CLERKS' MUTUAL BENEFIT ASSOCIATION.

No. 156 BROADWAY (Room 7), NEW YORK.

[Commenced business May 26, 1872.]

CHARLES E. SHADE, *President*.

CHARLES F. ALLEN, *Secretary*.

Attorney for service of process in the State of New York, E. ROWELL,  
No. 55 Liberty street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$334 00
Annual dues.....	1,502 00
Assessments.....	10,057 55
Total paid by members.....	\$12,343 55
Interest.....	779 01
Total income during the year.....	\$13,122 56
Balance of ledger assets December 31, 1883.....	18,632 30
Total.....	\$31,754 86

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$16,000 00
(Total paid to members.....)	\$16,000)
Medical examiners' fees.....	118 50

Salaries and other compensation of officers and other office employes, viz.: Clerk .....	\$810 50
Advertising, \$18; blanks and printing, \$208.10; total.....	224 10
All other items, viz.: Legal advice, \$35.25; postage, etc., \$46.78; total.....	81 98
(Total expense of management.....)	\$1,235.11)

Disbursements during the year, deducted from above total.... \$17,285 11

Balance December 31, 1884..... \$14,519 75

Invested as follows:

### III. INVESTED ASSETS.

Cost value of stocks and bonds owned.....	\$12,295 01
Cash in office, \$271.50; in bank, \$1,958.24; total.....	2,294 74
Total invested assets, as per balance .....	\$14,519 75

### IV. OTHER ASSETS

Market value of bonds and stocks over cost.....	704 99
Dues from members for claims not yet assessed.....	\$4,288 15
Mortuary assessments due and unpaid on memberships in force....	4,029 85
Annual payments or premiums due and unpaid on memberships in force.....	21 00
Net amount due from members .....	8,312 50
Total of invested and other assets.....	\$28,587 24

### V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	613	\$618,000
Policies or certificates written during year 1884.....	78	78,000
Total .....	686	\$686,000
Deduct number ceased to be in force during 1884.....	27	27,000
Total policies in force December 31, 1884 .....	659	\$659,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	3	\$3,000
Losses and claims on policies or certificates incurred during the year 1884.....	14	14,000
Total.....	16	\$16,000

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	16	\$16,000

## JEWELERS' LEAGUE OF THE CITY OF NEW YORK.

No. 170 BROADWAY, NEW YORK.

(Commenced business June, 1877.)

GILBERT T. WOGLOM, *President*.WM. L. SEXTON, *Secretary*.Attorney for service of process in the State of New York, GILBERT T. WOGLOM,  
No. 34 John street, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$1,253 00
Assessments .....	122,660 00
Total paid by members.....	\$123,913 00
Interest .....	520 16
Received from all other sources, viz.: Donation from the residue of a Chicago fire fund, \$4,938.53; donation of government bond, \$50; total .....	4,988 53
Total income during the year. ....	\$129,431 69
Balance of ledger assets December 31, 1883.....	9,771 74
Total.....	\$149,203 43

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$115,000 00
(Total paid to members. ....)	\$115,000)
Salaries and other compensation of officers and other office employes.	6,716 15
Rent .....	300 00
Blanks and printing.....	1,121 04
All other items, viz.: Postage, etc., \$347.53; rent, \$52.50; furni- ture, \$396.27; sundries, \$54.01; total .....	850 36
(Total expense of management .....	\$8,987.55)
Disbursements during the year, deducted from above total....	\$123,987 55
Balance December 31, 1884 .....	\$25,215 88

Invested as follows :

## III. INVESTED ASSETS.

Cost value of stocks and bonds owned.....	\$21,784 44
Cash in office, \$72.38; in bank, \$3,359.06; total .....	3,431 44
Total invested assets, as per balance .....	\$25,215 88

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York*

	Number.
Policies or certificates in force December 31, 1883.....	3,005
Policies or certificates written during year 1884.....	421
Total.....	3,426
Deduct number ceased to be in force during 1884.....	462
Total policies in force December 31, 1884.....	2,964

## KNICKERBOCKER MUTUAL BENEFIT ASSOCIATION.

No. 10 FURMAN STREET, BROOKLYN, N. Y.

[Commenced business July 29, 1880.]

EDWIN A. FITCH, *President*.JAMES M. DESMOND, *Secretary*Attorney for service of process in the State of New York, LITTIS O. REEVE,  
203 Keap street, Brooklyn, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$75 00
Assessments.....	2,150 50
<b>Total paid by members .....</b>	<b>\$2,225 50</b>
Interest .....	18 28
Received from all other sources, viz.: Members reinstated, \$29.70; donations, \$ 5; proceeds festival, \$905.25; total .....	989 95
<b>Total income during the year .....</b>	<b>\$3,233 73</b>
Balance of ledger assets December 31, 1883.....	747 26
<b>Total.....</b>	<b>\$3,980 99</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$2,835 00
Secretary's salary.....	110 00
Blanks and printing.....	107 49
All other items .....	3 00
(Total expense of management.....)	(\$20.40)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$3,055 40</b>
<b>Balance December 31, 1884 .....</b>	<b>\$925 59</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$925 59
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## IV. LIABILITIES.

Claims and death losses due .....	\$411 00
Claims and death losses, assessments not made .....	400 00
<b>Total liabilities .....</b>	<b>\$820 00</b>

## KNIGHTS OF COLUMBIA.

No. 20 UNION AVENUE, RONDOUT, N. Y.

[Commenced business October 1881.]

FREDERIC A. BENSON, *President*.D. J. AUCHMOODY, *Secretary*.

Attorney for service of process in the State of New York, D. J. AUCHMOODY, Rondout, N. Y.

## I. INCOME DURING 1884.

Annual dues .....	\$345 75	
Assessments .....	1,284 70	
Medical examiners' fees .....	46 75	
Total paid by lodges .....		\$1,527 20
Received from all other sources, viz.: Supplies. ....		261 94
Total income during the year .....		\$1,809 14
Balance of ledger assets December 31, 1883 .....		89 12
Total .....		\$1,848 26

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....		\$987 50
(Total paid to members .....	\$987.50)	
Medical examiners' fees .....		53 50
Advertising, \$72; blanks and printing, \$173.75; total .....		245 75
All other items, viz.: Seals, badges, postage, etc .....		241 13
(Total expense of management .....	\$540.38)	
Disbursements during the year, deducted from above total ....		\$1,527 88
Balance December 31, 1884 .....		\$320 38

Invested as follows:

## III. INVESTED ASSETS.

Cash in office .....		\$320 38
All other items, viz.: Due from lodges .....		184 25
Total invested assets, as per balance .....		\$504 63

## IV. OTHER ASSETS

All other assets, viz.: Office furniture, supplies and stationery ....		870 00
Total of invested and other assets .....		\$874 63

## V. LIABILITIES.

Total policy claims .....		\$82 50
Due for salaries, rent and office expenses .....		150 33
All other liabilities of the company, viz.: Books and printed matter, .....		328 75
Total liabilities .....		\$561 58

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Amount.	Amount.
Policies or certificates in force December 31, 1883 ...	\$100,000	\$100,000
Policies or certificates written during year 1884 .....	192,000	190,000
Total .....	\$292,000	\$290,000
Deduct number ceased to be in force December, 1884,	3,000	3,000
Total policies in force December 31, 1884 .....	\$289,000	\$287,000

	Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	\$70	\$40
Losses and claims on policies or certificates incurred during the year 1884 .....	1,000	775
<b>Total</b> .....	<u>\$1,070</u>	<u>\$815</u>
	Amount.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	<u>\$987 50</u>	<u>\$783 50</u>

## KNIGHTS OF HONOR, SUPREME LODGE.

ST. LOUIS, MO.

[Commenced business January 1, 1874.]

FRANK D. SLOAT, *President.*

B. F. NELSON, *Secretary*

### I. INCOME DURING 1884.

Annual dues .....	\$33,052 78	
Assessments .....	2,709,561 87	
<b>Total paid by members</b> .....		\$2,742,614 65
Interest .....		2,527 74
Supplies .....		4,994 94
Benefit certificates .....		6,942 80
Fines .....		2,287 06
Received from all other sources, viz.: Exchange, \$58.28; other sources, \$69.22; total .....		127 50
<b>Total income during the year</b> .....		<u>\$2,759,444 69</u>
Balance of ledger assets December 31, 1883 .....		25,195 06
<b>Total</b> .....		<u>\$2,784,639 75</u>

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$2,634,251 89
Assessments returned to members .....	465 80
(Total paid to members .....	\$2,634,717.19)
Commissions and fees to agents, mileage and <i>per diem</i> .....	14,497 70
Clerks' salaries .....	11,509 23
Postage .....	2,494 65
Officers' salaries .....	10,130 59
Rent, light and fuel .....	2,471 38
Express and telegrams .....	696 95
Attorney's fees and court costs .....	4,859 02
General expenses .....	6,333 18
All other items, viz.: Stationery, \$494.61; fines, \$105.57; office furniture, \$653.58; supplies, \$2,814.32; total .....	8,568 08
(Total expense of management .....	\$56,061.58)
<b>Disbursements during the year, deducted from above total</b> ...	<u>\$2,690,778 77</u>
<b>Balance December 31, 1884</b> .....	<u>\$93,860 98</u>



Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$98,860 98
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## IV. OTHER ASSETS.

Dues from members for claims on back assessments .....	\$40,530 47
Mortuary assessments due and unpaid on memberships in force ...	264,360 18

Net amount due from members .....	304,890 65
All other assets, viz.: Office furniture, \$3,681.18; due from grand lodges, \$2,618.04; due from subordinate lodges, \$7.01; suspense account, \$1,527.41; D. S. D., \$50; supplies, \$1,259.66; cash, \$601.59; total.....	9,694 89

Total of invested and other assets.....	<u>\$408,446 52</u>
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## V. LIABILITIES.

Claims and death losses due.....	\$194,000 00
Claims and death losses not due .....	118,000 00
Claims and death losses resisted .....	<u>12,000 00</u>

Total policy claims .....	\$321,000 00
Due subordinate lodges on account.....	14 94
All other liabilities of the company .....	293 30

Total liabilities .....	<u>\$321,308 24</u>
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	128,309	\$254,254,000	14,851	\$32,237,000
Policies or certificates written during year 1884 .....	10,640	20,516,000	1,637	2,234,000
Total.....	<u>138,949</u>	<u>\$275,072,000</u>	<u>16,508</u>	<u>\$32,451,000</u>
Deduct number ceased to be in force during 1884 .....	10,348	20,451,000	970	1,361,000
Total policies in force December 31, 1884 .....	<u>128,601</u>	<u>\$254,591,000</u>	<u>15,538</u>	<u>\$30,590,000</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	67	\$124,000	5	\$10,000
Losses and claims on policies or certificates incurred during the year 1884.....	1,436	2,621,351	171	302,000
Total .....	<u>1,493</u>	<u>\$2,955,351</u>	<u>176</u>	<u>\$312,000</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	1,331	\$2,634,351	160	\$312,000

# KNIGHTS OF PYTHIAS, ENDOWMENT RANK OF THE ORDER OF.

No. 916 I STREET, N. W., WASHINGTON, D. C.

[Commenced business November 1, 1877.]

JOHN VAN VALKENBURGH, *President*.

HALBOR NELSON, *Secretary*.

## I. INCOME DURING 1884.

Membership fees .....	\$2,814 00
Annual dues, monthly assessments, fourth class .....	2,217 25
Assessments .....	552,066 80
Total paid by members .....	\$560,098 05
Received from all other sources .....	378 75
Total income during the year .....	\$560,476 80
Balance of ledger assets December 31, 1883 .....	1,699 86
Total .....	\$562,176 66

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$531,482 00
Assessments returned to members .....	89 10
(Total paid to members .....	\$531,571.10)
Salaries and other compensation of officers and other office employes, Rent, \$478.66; taxes, \$25; total .....	8,861 52
Blanks and printing .....	501 66
All other items, viz.: Supplies, \$5,192.40; office expenses, \$2,670.89; expenses of Supreme Lodge officers, \$915.68; attorney's fees, costs, etc., in contested cases, \$873.56; total .....	2,755 75
(Total expenses of management .....	9,452 58
Disbursements during the year, deducted from above total ....	\$552,142 56
Balance December 31, 1884 .....	\$9,034 10

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$9,034 10
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$51,522 00
Mortuary assessments, due and unpaid, on memberships in force .....	12,630 00
Mortuary assessments not yet due .....	85,978 00
Net amount due from members .....	100,131 00
All other assets, viz.: Office furniture, fixtures and supplies .....	1,581 50
Total of invested and other assets .....	\$110,738 60

## V. LIABILITIES.

Claims and death losses due .....	\$18,000 00
Claims and death losses not due .....	84,000 00
Claims and death losses, assessments not made .....	58,444 00
Total liabilities .....	\$105,444 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 ..	26,977	\$41,647,776 00	2,045	\$3,097,226 00
Policies or certificates written during year 1884 ....	2,446	2,043,519 60	170	197,203 75
Total .....	29,423	\$44,691,295 60	2,215	\$3,294,429 75
Deduct number ceased to be in force during 1884....	2,324	4,569,142 70	175	\$77,232 00
Total policies in force December 31, 1884.....	26,499	\$40,122,152 90	2,040	\$3,017,797 75
<hr/>				
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	56	\$24,759 00	2	\$2,000 00
Losses and claims on policies or certificates incurred during the year 1884.....	254	552,167 00	29	42,409 00
Total.....	410	\$576,926 00	31	\$44,409 00
<hr/>				
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	242	\$281,489 00	27	\$20,409 00

## KNIGHTS OF ST. JOHN AND MALTA, CHAPTER GENERAL OF AMERICA.

No. 175 EAST ONE HUNDRED AND TWENTIETH STREET, NEW YORK.

[Commenced business March 12, 1883.]

ROBERT P. HALLGREEN, *President.*

JONAS L. McELROY, *Secretary.*

Attorney for service of process in the State of New York, JOHN L. DAVIS, JR.  
25 Chambers street, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$28 50
Annual dues.....	222 50
Assessments.....	121 90
Medical examiners' fees.....	88 50
Total paid by members.....	\$551 40
Received from all other sources, viz.: Charter fees, sale of supplies, etc.....	231 97
Total income during the year .....	\$783 37
Balance of ledger assets December 31, 1883.....	108 17
Total.....	\$891 54

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$121 90
(Total paid to members..... \$121.90)	
Commissions and fees to agents.....	318 12
Salaries and traveling expenses of agents .....	11 68
Medical examiners' fees .....	26 00
Rent .....	45 00
Blanks and printing.....	281 31
All other items, viz.: Office expenses, postage, etc.....	70 77
(Total expense of management..... \$752.88)	
Disbursements during the year, deducted from above total..	\$874 78
Balance December 31, 1884 .....	\$16 76

Invested as follows :

## III. INVESTED ASSETS.

Cash in office .....	\$16 76
Agents' ledger balances.....	474 61
Other items.....	788 50
Total invested assets as per balance.....	<u>\$1,229 87</u>

## IV. OTHER ASSETS.

Total due from members.....	285 00
Total of invested and other assets.....	<u>\$1,464 87</u>

## V. LIABILITIES.

Medical examiners' charges.....	\$110 50
Secretary's fees .....	66 81
Advances on account of expenses of organization.....	141 84
All other liabilities of the company, viz. : Printing.....	724 75
Total liabilities.....	<u>\$1,043 40</u>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	122	\$232,000	109	\$212,000
Policies or certificates written during year 1884.....	167	815,000	67	119,000
Total.....	289	\$554,000	176	\$332,000
Deduct number ceased to be in force during 1884.....	57	112,000	56	111,000
Total policies in force December 31, 1884.....	<u>232</u>	<u>\$442,000</u>	<u>120</u>	<u>\$221,000</u>
			Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....			\$121 90	\$121 90
Losses and claims on policies or certificates paid during the year 1884.....			<u>121 90</u>	<u>121 90</u>

KNIGHTS TEMPLARS AND MASONIC MUTUAL AID  
ASSOCIATION.

## CINCINNATI, O.

[Commenced business January 1, 1878.]

E. T. CARSON, *President.*CHAS. BROWN, *Secretary.*

## I. INCOME DURING 1884.

Membership fees.....	\$2,300 75
Assessments.....	175,418 05
Total paid by members.....	\$178,618 80
Interest.....	5,608 82
Received from all other sources.....	215 52
Total income during the year.....	<u>\$184,438 14</u>
Balance of ledger assets December 31, 1883.....	87,628 06
Total.....	<u>\$272,061 20</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$129,765 00
Assessments returned to members .....	260 95
(Total paid to members. ....)	\$130,025.95)
Commissions and fees to agents .....	2,793 23
Salaries and traveling expenses of agents .....	436 58
Medical examiners' fees. ....	826 50
Salaries and other compensation of officers and other office employes, Rent, \$366; taxes, \$30; total .....	5,823 00
Blanks and printing. ....	396 00
All other items, viz.: Postage, \$1,195.05; trustees, \$398.35; office expenses, \$314.08; collections, \$2,058.99; law expenses, \$138.03; total .....	770 69
(Total expense of management .....	4,099 50
Disbursements during the year, deducted from above total. ....	\$145,176 45
Balance December 31, 1884 .....	\$126,884 75

Invested as follows:

## III. INVESTED ASSETS.

Collateral loans .....	\$108,987 57
Cash in office, \$823.98; in bank, \$17,073.20; total .....	17,897 18
Total invested assets, as per balance .....	\$126,884 75

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$14,500 00
Mortuary assessments due and unpaid on memberships in force. ....	300 00
Mortuary assessments not yet due .....	14,000 00
Total due from members .....	\$28,800 00
Deduct cost of collection .....	200 00
Net amount due from members .....	28,400 00
All other assets, viz.: Fixtures, \$78.75; suspense account, \$888.23; total .....	462 03
Total of invested and other assets .....	\$155,746 78

## V. LIABILITIES.

Claims and death losses not due .....	\$14,000 00
Claims and death losses, assessments not made .....	15,000 00
Total liabilities .....	\$29,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883. ....	4,369	\$17,578,000	1,537	\$6,212,000
Policies or certificates written during year 1884. ....	435	1,074,000	246	553,250
Total .....	4,804	\$18,652,000	1,803	\$7,065,250
Deduct number ceased to be in force during 1884. ....	274	1,006,000	112	522,771
Total policies in force December 31, 1884 .....	4,530	\$17,646,000	1,691	\$6,542,479
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883. ....	2	\$10,000	1	\$5,000
Losses and claims on policies or certificates incurred during the year 1884 .....	38	154,000	16	70,000
Total .....	40	\$164,000	17	\$75,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884. ....	28	\$129,765	16	\$71,000

## LEGION OF JUSTICE, SUPREME COUNCIL.

No. 2094 LEXINGTON AVENUE, NEW YORK.

[Commenced business May 1, 1883.]

**SJ.M. LYON, President.**

**SARAH E. DAVIS, Secretary.**

Attorney for service of process in the State of New York, **CHARLES R. W. DAVIS,**  
2094 Lexington Avenue, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$308 40
Annual dues.....	186 00
Assessments.....	371 18
Medical examiners' fees.....	109 50
<b>Total paid by members.....</b>	<b>\$869 08</b>
Received from all other sources, viz.: Merchandise, etc.....	520 60
<b>Total income during the year.....</b>	<b>\$1,389 68</b>
Balance of ledger assets December 31, 1883.....	808 23
<b>Total .....</b>	<b>\$1,692 85</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$371 18
Assessments returned to members .....	19 00
(Total paid to members.....)	(\$390.18)
Commissions and fees to agents.....	400 00
Salaries and traveling expenses of agents.....	30 29
Medical examiners' fees.....	109 50
Salaries and other compensation of officers and other office employes,	314 82
Advanced to officers and agents, to be repaid out of salaries or	
commissions.....	50 00
Advertising, blanks and printing.....	146 70
All other items, viz.: Interest on loan, postage and office expenses,	121 83
(Total expense of management.....)	(\$1,222.66)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$1,613 79</b>
<b>Balance December 31, 1884.....</b>	<b>\$80 06</b>

Invested as follows:

### III. INVESTED ASSETS.

Cash in bank.....	\$80 06
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### IV. OTHER ASSETS.

All other assets, viz.: Supreme Council, merchandise, books, etc....	8,437 28
<b>Total of invested and other assets.....</b>	<b>\$8,517 29</b>

### V. LIABILITIES.

Due for salaries, rent and office expenses.....	\$688 92
All other liabilities of the company, viz.: Borrowed money.....	1,000 00
<b>Total liabilities.....</b>	<b>\$1,688 92</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	182	\$378,500
Policies or certificates written during year 1884.....	251	564,000
Total .....	433	\$942,500
Deduct number ceased to be in force during 1884.....	42	10,500
Total policies in force December 31, 1884.....	391	\$932,000

	Number.	Amount
Losses and claims on policies or certificates unpaid December 31, 1883.....	2	\$871 13

## MASONIC ASSURANCE ASSOCIATION OF THE CITY OF NEW YORK.

No. 841 BROADWAY, NEW YORK.

[Commenced business June 19, 1879.]

CHRISTIAN J. THOMS, *President.*

FREDERICK W. HERRING, *Secretary.*

Attorney for service of process in the State of New York, CHARLES E. CODDINGTON,  
No. 155 Broadway, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$16 00
Assessments.....	1,878 90
Total paid by members.....	\$1,891 90
Rents.....	18 74
Total income during the year.....	\$1,406 64
Balance of ledger assets December 31, 1883.....	1,171 50
Total.....	\$2,577 14

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,311 00
(Total paid to members.....)	(\$1,811)
Salaries and other compensation of officers and other office employés: Secretary.....	158 75
Blanks and printing.....	23 00
All other items, viz.: Postage and office expenses.....	54 36
(Total expense of management.....)	\$235.11)
Disbursements during the year, deducted from above total....	\$1,546 11
Balance December 31, 1884.....	\$1,031 03

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$676.45; in bank, \$354.58; total.....	\$1,031 03
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### IV. LIABILITIES.

Claims and death losses due.....	\$871 00
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## V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	444
Policies or certificates written during year 1884.....	8
Total.....	452
Deduct number ceased to be in force during 1884.....	89
Total policies in force December 31, 1884.....	418
<hr/>	
	Number
Losses and claims on policies or certificates unpaid December 31, 1883....	2
Losses and claims on policies or certificates incurred during the year 1884..	3
Total... ..	5
<hr/>	
	Number.
Losses and claims on policies or certificates paid during the year 1884.....	3

## MASONIC GUILD AND MUTUAL BENEFIT ASSOCIATION.

No. 65 ASTOR HOUSE, BROADWAY, NEW YORK.

[Commenced business September, 1879.]

E. M. C. GRAHAM, *President.*

FRANK L. STOWELL, *Secretary.*

Attorney for service of process in the State of New York, HENRY C. BANKS,  
No. 122 Broadway, New York.

### I. INCOME DURING 1884.

Membership fees.....	\$1,600 75
Annual dues.....	1,153 00
Assessments.....	14,476 65
Medical examiners' fees.....	159 00
Total paid by members.....	\$17,489 40
Received from all other sources.....	89 06
Total income during the year.....	\$17,528 46
Balance of ledger assets December 31, 1883.....	2,097 67
Total.....	\$19,626 18

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$9,263 18
(Total paid to members.....)	(\$9,263.18)
Commissions and fees to agents.....	1,258 67
Salaries and traveling expenses of agents.....	234 00
Medical examiners' fees.....	159 00
Salaries and other compensation of officers and other office employees.....	1,709 00
Rent.....	504 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	161 84
Blanks and printing.....	304 84



All other items, viz.: Bills receivable, \$229.87; postage, \$160.65; office furniture, \$155.18; commissions, \$308.91; total..... **\$849 31**  
 (Total expense of management..... \$5,179.66)

Disbursements during the year, deducted from above total.... **\$14,441 79**

Balance December 31, 1884..... **\$5,184 34**

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$1,257.58; in bank, \$3,765.47; total..... **\$5,023 05**  
 Agents' ledger balances..... 161 34

Total invested assets as per balance..... **\$5,184 34**

### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,076	\$3,764.00
Policies or certificates written during year 1884.....	162	441,000
Total.....	1,238	\$3,205,000
Deduct number ceased to be in force during 1884.....	128	408,000
Total policies in force December 31, 1884.....	1,115	\$2,802,000

## MASONIC LIFE ASSOCIATION OF WESTERN NEW YORK.

No. 346 WASHINGTON STREET, BUFFALO, N. Y.

[Commenced business December 9, 1872.]

JAMES McCREDIE, *President.*

STEPHEN M. ERY, *Secretary.*

Attorney for service of process in the State of New York, DAVID F. DAY,  
 Buffalo, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$192 00
Assessments.....	65,436 40
Total paid by members.....	\$65,628 40
Interest.....	560 43
Total income during the year.....	\$66,188 83
Balance of ledger assets December 31, 1883.....	14,925 56
Total.....	\$81,114 39

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$72,380 00
(Total paid to members.....	\$72,380)
Salaries and traveling expenses of agents.....	1,431 72
Medical examiners' fees.....	117 50
Salaries and other compensation of officers and other office employes,	1,450 00
Rent.....	200 00
Advertising, \$15; blanks and printing, \$369.66; total.....	384 66
All other items.....	613 57
(Total expense of management.....	\$4,197.45)

Disbursements during the year, deducted from above total.... **\$76,577 45**

Balance December 31, 1884..... **\$4,536 94**

Invested as follows:

## III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$8,500 00
Cash in bank .....	4,586 94
Total invested assets, as per balance.....	<u>\$13,086 94</u>

## MASONIC MUTUAL LIFE ASSOCIATION.

CLEVELAND, OHIO.

[Commenced business August 1, 1883.]

F. W. PELTON, *President*.FRED. A. MORSE, *Secretary*.

## I. INCOME DURING 1884.

Membership fees.....	\$4,085 35
Assessments .....	5,905 40
Medical examiners' fees.....	648 00
Total paid by members.....	\$10,648 65
Interest .....	18 85
Received from all other sources.....	110 00
Total income during the year.....	<u>\$10,772 00</u>
Balance of ledger assets December 31, 1883.....	1,558 99
Total.....	<u>\$12,180 99</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$3,887 59
(Total paid to members.....)	\$3,887.59)
Commissions and fees to agents.....	2,567 75
Traveling expenses of managers .....	45 85
Medical examiners' fees .....	648 00
Salaries and other compensation of officers and other office employes .....	2,425 88
Rent .....	386 42
Blanks and printing.....	267 60
All other items, viz.; Furniture, \$86.80; postage, \$156.65; sundry expenses, \$159.04; medical director, \$107; collections, \$59.56; interest on loan, \$140; total .....	709 05
(Total expense of management .....	\$7,000)
Disbursements during the year, deducted from above total....	<u>\$10,887 59</u>
Balance December 31, 1884 .....	<u>\$1,748 40</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$161.68; in bank, \$1,581.72; total .....	\$1,748 40
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## IV. OTHER ASSETS.

Payments or premiums in process of collection.....	\$166 00
Deduct cost of collection.....	1 00
Net amount due from members .....	164 84
All other assets, viz.: Office furniture, safe, etc.....	349 54
Total of invested and other assets.....	<u>\$3,257 28</u>

## [V. LIABILITIES.]

Borrowed money, including interest due and accrued..... **\$3,040 83**

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 ..	228	\$1,081,000	22	\$104,000
Policies or certificates written during year 1884....	480	1,595,000	49	125,000
Total.....	658	\$2,756,000	71	\$297,000
Deduct number ceased to be in force during 1884....	34	154,000	8	32,000
Total policies in force December 31, 1884.....	624	\$2,602,000	63	\$265,000

	Number.	Amount.
Total losses and claims on policies or certificates incurred and paid during the year 1884 .....	8	\$2,287 50

## MASONIC AND MINISTERIAL RELIEF ASSOCIATION OF COLUMBIA COUNTY.

MASONIC HALL, CHATHAM, COLUMBIA COUNTY, N. Y.

[Commenced business September 12, 1872.]

EDGAR BALIS, *President.*

GEO. MCCLELLAN, *Secretary.*

Attorney for the service of process in the State of New York, H. W. MCCLELLAN.

## I. INCOME DURING 1884.

Membership fees .....	\$510 00
Annual dues and reinstatements .....	1,556 00
Assessments .....	3,588 00
Total paid by members .....	<b>\$5,599 00</b>
Interest .....	278 75
Received from all other sources.....	47 22
Total income during the year.....	<b>\$5,925 06</b>
Balance of ledger assets December 31, 1883.....	11,664 97
Total.....	<b>\$17,590 03</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	<b>\$5,944 13</b>
Assessments returned to members.....	474 82
(Total paid to members .....	<b>\$6,418.95)</b>
Commissions and fees to agents. ....	905 00
Commissions and fees to officers and directors .....	588 72
Salaries and traveling expenses of agents.....	165 00
Medical examiners' fees .....	17 75
Rent, \$40; taxes, \$36.89 .....	76 89
Advertising, \$66.20; blanks, printing and engraving, \$268.65; total,	334 85
All other items .....	384 84
(Total expenses of management.....	<b>\$2,423.55)</b>
Disbursements during the year, deducted from above total....	<b>\$8,841 50</b>
Balance December 31, 1884 .....	<b>\$8,748 53</b>

Invested as follows

## III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first lien.....	\$2,500 00
Collateral loans.....	4,875 00
Cash in bank.....	1,578 58
Total invested assets, as per balance .....	<u>\$8,748 58</u>

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	505	\$1,790,000
Policies or certificates written during year 1884.....	51	145,000
Total .....	556	<u>\$1,985,000</u>
Deduct number ceased to be in force during 1884.....	88	298,500
Total policies in force December 31, 1884.....	468	<u>\$1,686,500</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	4	\$2,719 98
Losses and claims on policies or certificates incurred during the year 1888 .....	5	3,224 20
Total.....	9	<u>\$5,944 18</u>

	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	<u>\$5,944 18</u>

## MERCANTILE BENEFIT ASSOCIATION.

No. 319 BROADWAY, NEW YORK.

[Commenced business May 1, 1877.]

JOSEPH W. CONGDON, *President.*RUSSELL P. HOYT, *Secretary*Attorney for service of process in the State of New York, ABEL CROOK,  
98 Nassau street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$1,315 00
Assessments .....	<u>93,949 00</u>
Total paid by members.....	\$95,264 00
Interest.....	2,778 00
Received from all other sources.....	89 04
Total income during the year.....	<u>\$98,131 04</u>
Balance of ledger assets December 31, 1883.....	85,332 25
Total.....	<u>\$183,463 29</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$60,000 00
Assessments returned to members.....	500 00
(Total paid to members.....)	\$60,500 00
Medical examiners' fees.....	10 00
Salaries and other compensation of officers, and other office employé.....	4,763 26
Rent.....	780 00
Blanks and printing.....	409 73
All other items.....	1,224 76
(Total expense of management.....)	\$7,687 65

Disbursements during the year, deducted from above total.... \$68,047 65

Balance December 31, 1884..... \$115,415 64

Invested as follows :

## III. INVESTED ASSETS.

Cost value of stocks and bonds owned.....	\$95,173 17
Cash in bank.....	20,242 47

Total invested assets, as per balance..... \$115,415 64

## IV. OTHER ASSETS.

Market value of bonds and stocks over cost.....	2,242 83
Mortuary assessments not yet due.....	\$305 00
Deduct cost of collection.....	10 25

Net amount due from members..... 194 75

All other assets, viz : Office furniture and safe ..... 972 87

Total of invested and other assets..... \$118,826 00

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883 .....	2,145
Policies or certificates written during year 1884.....	234
Total.....	2,379
Deduct number ceased to be in force during 1884.....	64
Total policies in force December 31, 1884.....	2,315

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	13	\$60,000
Losses and claims on policies or certificates paid during the year 1884.....	13	60,000

## MERCANTILE MUTUAL ACCIDENT SOCIETY.

No. 52 STATE STREET, ALBANY, N. Y.

[Commenced business April 1, 1881.]

JUDLEY FARLIN, *President.*

WILLIAM C. HICKOX, *Secretary.*

A Attorney for service of process in the State of New York, WILLIAM C. HICKOX,  
No. 52 State street, Albany, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$4,033 00	
Annual dues.....	1,168 00	
Assessments.....	6,596 00	
Total paid by members.....		\$11,717 00
Received from all other sources, viz.: Advance payments, \$848; error in receipts of 1883, \$81; total.....		424 00
Total income during the year.....		\$12,141 00
Balance of ledger assets December 31, 1883.....		825 02
Total.....		\$12,466 02

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$5,889 21	
(Total paid to members.....	\$5,889 21)	
Commissions and fees to agents.....	4,023 00	
Commissions and fees to officers and directors: Medical advisers' fees.....	47 50	
Medical examiners' fees.....	206 25	
Secretary's salary.....	1,400 00	
Rent.....	180 00	
Blanks and printing.....	851 89	
All other items, viz.: Postage, \$233.13; office expenses, \$105.73; collectors' commissions, \$29.54; total.....	868 40	
(Total expense of management.....	\$6,577.04)	
Disbursements during the year, deducted from above total....		\$11,966 25
Balance December 31, 1884.....		\$499 77

Invested as follows:

### III. INVESTED ASSETS.

Cash in bank.....	\$499 77
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### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883.....	974
Policies or certificates written during year 1884.....	1,841
Total.....	2,815
Deduct number ceased to be in force during 1884.....	1,177
Total policies in force December 31, 1884.....	1,188

	Amount.
Losses and claims on policies or certificates paid during the year 1884....	\$5,889 21

# MOHAWK VALLEY MASONIC LIFE ASSOCIATION.

ILION, N. Y.

[Commenced business April 10, 1873.]

PHILO REMINGTON, *President.*

JOSEPH P. OGDEN, *Secretary.*

Attorney for service of process in the State of New York, JOSEPH P. OGDEN, ILION, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$1 00	
Assessments.....	457 20	
Total paid by members.....		\$458 20
Interest.....		42 48
Total income during the year.....		\$490 68
Balance of ledger assets December 31, 1883.....		1,355 26
Total.....		\$1,835 94

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$531 00
Salaries and other compensation of officers and other office employees.....		30 00
Rent.....		15 00
Blanks, printing and postage.....		21 75
(Total expense of management.....)	\$66.75)	
Disbursements during the year, deducted from above total....		\$597 75
Balance December 31, 1884.....		\$1,238 19

Invested as follows:

## III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company.....	\$1,041 87
Cash in bank.....	65 32
Other items.....	131 00
Total invested assets, as per balance.....	\$1,238 19

## IV. OTHER ASSETS.

Market value of bonds and stocks over cost.....	130 68
Total of invested and other assets.....	\$1,368 87

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883.....	179
Policies or certificates written during year 1884.....	1
Total.....	180
Deduct number ceased to be in force during 1884.....	35
Total policies in force December 31, 1884.....	141

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	3	\$531
Losses and claims on policies or certificates paid during the year 1884.....	3	531

# MOHAWK VALLEY SICK BENEFIT ASSOCIATION.

AMSTERDAM, N. Y.

[Commenced business August 20, 1884.]

THOMAS LIDDLE, *President.*

ELI VAN BROCKLIN, *Secretary.*

Attorney for service of process in the State of New York, R. J. SANSOM,  
Amsterdam, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$313 00
Assessments.....	97 00
Medical examiners' fees.....	28 50
<b>Total income during the year .....</b>	<b>\$438 50</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$30 00
(Total paid to members.....)	(\$30)
Commissions and fees to officers and directors.....	218 00
Medical examiners' fees.....	40 00
(Total expense of management.....)	(\$253)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$273 00</b>
<b>Balance December 31, 1884 . . . . .</b>	<b>\$75 50</b>

Invested as follows:

## III. INVESTED ASSETS.

Cash in office.....	\$77 00
Other assets.....	75 50
<b>Total invested assets, as per balance .....</b>	<b>\$153 50</b>

## IV. OTHER ASSETS.

Net amount due from members.....	7 00
<b>Total of invested and other assets.....</b>	<b>\$159 50</b>

## V. LIABILITIES.

Claims and death losses not due.....	\$30 00
Due for salaries, rent and office expenses.....	73 75
<b>Total liabilities .....</b>	<b>\$103 75</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1884.....	78
Deduct number ceased to be in force during 1884.....	4
<b>Total policies in force December 31, 1884.....</b>	<b>74</b>



## MUTUAL AID AND ACCIDENT ASSOCIATION. (CLASS "A.")

No. 184 POWERS' BUILDING, ROCHESTER, N. Y.

[Commenced business September 30, 1880.]

BURT VAN HORN, *President*.

D. J. WOODWORTH, *Secretary*.

Attorney for service of process in the State of New York, GEORGE RAINES,  
Rochester Savings Bank Building.

### I. INCOME DURING 1884.

Membership fees.....	\$4,382 00
Annual dues .....	4,310 50
Assessments .....	20,406 05
Medical examiners' fees.....	488 00
<b>Total paid by members.....</b>	<b>\$39,586 55</b>
Balance of ledger assets December 31, 1883.....	1,408 27
<b>Total.....</b>	<b>\$41,004 82</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$28,848 55
Assessments returned to members .....	35 40
<i>(Total paid to members..... \$28,883.95)</i>	
Commissions and fees to agents.....	3,904 00
Commissions and fees to officers and directors .....	1,385 90
Salaries and traveling expenses of agents.....	1,048 17
Medical examiners' fees .....	488 00
Salaries and other compensation of officers and other office employes,	1,670 82
Rent .....	165 65
Blanks and printing.....	431 83
All other items.....	405 14
<i>(Total expense of management..... \$9,499.51)</i>	
<b>Disbursements during the year, deducted from above total....</b>	<b>\$38,383 46</b>
<b>Balance December 31, 1884 .....</b>	<b>\$3,621 36</b>

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$608.01; in bank, \$283.78; indorsed orders and cash in treasurer's hands, \$1,427.70; total .....	\$3,263 49
Agents' ledger balances.....	176 36
Other items.....	181 51
<b>Total invested assets, as per balance.....</b>	<b>\$3,621 36</b>

### IV. OTHER ASSETS.

Amount of future assessments applicable, if needed, to pay retracted claims.....	\$3,000 00
Dues from members for claims not yet assessed .....	2,700 00
Mortuary assessments not yet due.....	1,800 00
Annual payments or premiums in process of collection, not yet due,	1,575 00
<b>Total due from members.....</b>	<b>\$9,075 00</b>
Deduct cost of collection.....	335 00
<b>Net amount due from members.....</b>	<b>\$8,740 00</b>
<b>All other assets .....</b>	<b>\$201 00</b>
<b>Total of invested and other assets.....</b>	<b>\$10,971 36</b>

## V. LIABILITIES.

Claims and death losses not due.....	\$2,000 00
Claims and death losses, assessments not made.....	2,750 00
Claims and death losses resisted .....	2,000 00
<b>Total policy claims.....</b>	<b>\$7,750 00</b>
Salaries.....	965 40
Printing.....	16 00
<b>Total liabilities.....</b>	<b>\$8,731 40</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883...	2,116	\$4,402,000
Policies or certificates written during year 1884 ...	488	976,000
<b>Total.....</b>	<b>2,604</b>	<b>\$5,378,000</b>
Deduct number ceased to be in force during 1884...	453	1,076,000
<b>Total policies in force December 31, 1884.....</b>	<b>2,151</b>	<b>\$4,302,000</b>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	8	\$4,700
Losses and claims on policies or certificates incurred during the year 1884.....	18	26,925
<b>Total.....</b>	<b>21</b>	<b>\$31,625</b>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	19	\$28,845 45

## MUTUAL AID AND ACCIDENT ASSOCIATION.

(CLASS "B.")

No. 134 POWERS BUILDING, ROCHESTER, N. Y.

[Commenced business September 30, 1890.]

BURT VAN HORN, *President.*D. J. WOODWORTH, *Secretary.*

Attorney for service of process in the State of New York, GEO. RAINES, Rochester, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$1,428 00
Annual dues.....	2,930 00
Assessments.....	11,944 00
<b>Total paid by members.....</b>	<b>\$15,502 00</b>
Received from all other sources .....	6 87
<b>Total income during the year .....</b>	<b>\$15,598 87</b>
Balance of ledger assets December 31, 1883. ....	156 14
<b>Total.....</b>	<b>\$15,755 01</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$9,890 48
Assessments returned to members .....	2 00
(Total paid to members.....)	\$9,882.48)
Commissions and fees to agents.....	1,428 00
Commissions and fees to officers, directors and local secretaries....	511 61
Salaries and traveling expenses of agents.....	524 00
Medical examiners' fees.....	212 50
Salaries and other compensation of officers and other office employees.....	1,635 00
Rent.....	165 64
Blanks and printing.....	431 81
All other items.....	452 10
(Total expense of management .....	\$5,860.75)
Disbursements during the year, deducted from above total....	\$14,743 23
Balance December 31, 1884.....	\$1,011 78

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$601.98 ; in treasurer's hands, \$409.85 ; total.....	\$1,011 78
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$50 00
Annual payments or premiums in process of collection, not yet due,	500 00
Total due from members .....	\$550 00
Deduct cost of collection.....	25 00
Net amount due from members.....	525 00
Total of invested and other assets.....	\$1,536 78

## V. LIABILITIES.

Claims and death losses not due.....	\$48 00
Due for salaries, rent and office expenses.....	965 41
Total liabilities.....	\$1,013 41

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,264	\$3,046,500
Policies or certificates written during year 1884.....	495	1,006,500
Total.....	1,759	\$4,053,000
Deduct number ceased to be in force during 1884.....	740	1,643,000
Total policies in force December 31, 1884.....	1,019	\$2,410,000
	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	10	\$583 57
Losses and claims on policies or certificates incurred during the year 1884.....	176	8,894 91
Total.....	186	\$9,428 48
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	185	\$9,890 48

## MUTUAL BENEFIT ASSOCIATION.

No. 233 BROADWAY, NEW YORK.

[Commenced business May, 1878.]

EDWARD BARR, *President.*WILLIAM D. CHANDLER, *Secretary.*Attorney for service of process in the State of New York, EDWARD BARR,  
No. 78 John street, New York.

## I. INCOME DURING 1884.

Annual dues.....	\$5,285 00
Assessments.....	82,160 00
Total paid by members.....	\$88,445 00
Interest.....	181 08
Total income during the year.....	\$88,626 08
Balance of ledger assets December 31, 1883.....	4,659 89
Total.....	\$93,285 97

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$32,500 00
Assessments returned to members.....	170 00
(Total paid to members.....)	\$32,670
Commissions and fees to officers and directors.....	4,264 94
Salaries and other compensation of officers and other office employees.....	502 83
Rent.....	200 00
Blanks and printing.....	96 25
All other items.....	231 48
(Total expense of management.....)	\$5,285
Disbursements during the year, deducted from above total....	\$37,955 00
Balance December 31, 1884.....	\$5,830 97

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$335; in bank, \$4,495.97; total.....	\$5,830 97
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount
Policies or certificates in force December 31, 1883.....	1,182	\$2,775,780
Policies or certificates written during year 1884.....	122	805,000
Total.....	1,304	\$3,080,780
Deduct number ceased to be in force during 1884.....	206	335,780
Total policies in force December 31, 1884.....	1,098	\$2,745,000
	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	18	\$32,500
Losses and claims on policies or certificates paid during the year 1884.....	18	32,500

## MUTUAL BENEFIT LIFE ASSOCIATION OF AMERICA.

No. 240 BROADWAY, NEW YORK.

[Commenced business January 19, 1883.]

EDWARD HENRY KENT, *President*.WM. L. GARDNER, *Secretary*.Attorney for service of process in the State of New York, EDWARD HENRY KENT,  
240 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$36,187 00	
Annual dues .....	26,741 90	
Assessments .....	33,593 88	
Total paid by members .....		\$96,522 78
Received from all other sources, viz.: Agents' advances balance, \$655.87; advance payments, \$71.94; suspense account, guarantee fund, \$15.62; miscellaneous, \$84.27; total .....		827 70
Total income during the year .....	\$87,350 48	
Balance of ledger assets December 31, 1883.....	4,885 33	
Total.....		\$92,185 81

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$18,112 59	
(Total paid to members.....	\$18,112.56)	
Commissions and fees to agents.....		88,007 88
Commissions and fees to officers and directors, including rebates to members .....		6,097 50
Salaries and traveling expenses of agents .....		412 32
Medical examiners' fees .....		210 00
Salaries and other compensation of office employes.....		8,232 00
Rent, \$2,433.28; taxes, \$164.50; total.....		2,597 78
Advertising, \$1,124.84; blanks, printing and stationery, \$2,867.45; total .....		8,992 29
All other items, viz.: Office furniture, \$304.41; interest, \$385.28; law expenses, \$30; postage and messenger service, \$1,062.99; general expenses, \$1,061.89; account advances by officers for organization purpose, \$1,369.80; total.....		4,218 87
(Total expense of management .....	\$58,768.59)	
Disbursements during the year, deducted from above total....		\$71,876 15
Balance December 31, 1884 .....		\$20,809 66

Invested as follows :

## III. INVESTED ASSETS.

Cash in office, \$2,884.50; in bank, \$18,069.88; total.....	\$15,474 38
Agents' ledger balances.....	1,712 88
Total invested assets as per balance.....	\$17,187 21

## IV. OTHER ASSETS

Annual payments or premiums due and unpaid on memberships in force .....	5,964 50
All other assets, viz.: Office furniture, safes, etc .....	2,283 47
Total of invested and other assets.....	\$25,434 18

## V. LIABILITIES.

Claims and death losses due .....	\$5,000 00
National, State or other taxes due .....	3,670 72
Due for salaries, rent and office expenses.....	1,828 10
All other liabilities of the company, viz.: Mortuary fund on account, in process of collection, \$3,762.55; reserve fund deposited, \$6,875.58; reserve fund in process of collection, \$848.19; mis- cellaneous, \$372.11; total .....	10,858 48
<b>Total liabilities .....</b>	<b>\$20,847 25</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,094	\$2,743,500	918	\$2,009,500
Policies or certificates written during year 1884.....	1,714	7,897,500	850	3,177,500
<b>Total .....</b>	<b>2,808</b>	<b>\$10,641,000</b>	<b>1,768</b>	<b>\$5,187,000</b>
Deduct number ceased to be in force during 1884.....	449	1,522,500	279	650,000
<b>Total policies in force December 31, 1884.....</b>	<b>2,359</b>	<b>\$9,118,500</b>	<b>1,489</b>	<b>\$4,537,000</b>

	Number.	Amount
Losses and claims on policies or certificates unpaid December 31, 1883.....	1	\$2,858 52
Losses and claims on policies or certificates incurred during the year 1884....	2	15,254 04
<b>Total.....</b>	<b>3</b>	<b>\$18,112 56</b>

	Number.	Amount
Losses and claims on policies or certificates paid during the year 1884.....	3	\$18,112 56

## MUTUAL HELP ASSOCIATION FOR ODD FELLOWS.

## ODD FELLOWS HALL, MAIN STREET, TRUMANSBURGH, N. Y.

[Commenced business May 31, 1881.]

B. F. TOMPKINS, *President.*C. F. HUNTER, *Secretary.*Attorney for service of process in the State of New York, B. F. TOMPKINS,  
Trumansburgh, N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$5 00
Annual dues.....	2 00
<b>Total income during the year.....</b>	<b>\$8 00</b>

## II. DISBURSEMENTS DURING 1884.

Blanks and printing.....	\$26 45
(Total expense of management.....)	(\$26.45)
<b>Total disbursements.....</b>	<b>\$26 45</b>

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	48
Policies or certificates written during year 1884 .....	1
<b>Total.....</b>	<b>49</b>

## MUTUAL RELIEF ASSOCIATION.

No. 908 THIRD AVENUE, NEW YORK.

[Commenced business June 26, 1879.]

HENRY S. HERRMAN, *President.*LEO OLD WOODLE, *Secretary.*Attorney for service of process in the State of New York, HENRY S. HERRMAN,  
No. 530 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$171 00	
Annual dues .....	1,098 00	
Assessments.....	5,877 00	
Medical examiners' fees .....	119 00	
Total paid by members .....		\$6,865 00
Interest .....		84 54
Total income during the year.....		\$7,049 54
Balance of ledger assets December 31, 1883.....		2,512 95
Total.....		\$9,562 49

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$3,894 50
(Total paid to members.....	\$3,894 50)	
Medical examiners' fees.....		124 00
Salaries and other compensation of officers and other office employees .....		275 00
Rent.....		60 00
Blanks and printing.....		187 00
All other items.....		599 27
(Total expense of management.....	\$1,235 27)	
Disbursements during the year, deducted from above total....		\$4,129 77
Balance December 31, 1884.....		\$5,432 72

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$1,293.83; in bank, \$4,138.89; total.....	\$5,432 72
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## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force. ..	\$18 00	
Deduct cost of collection.....	1 00	
Net amount due from members.....		17 00
Total of invested and other assets.....		\$5,449 72

## V. LIABILITIES.

Claims and death losses due.....	\$999 00	
Claims and death losses not due.....	2,000 00	
Total policy claims .....		\$2,999 00
Due for salaries, rent and office expenses.....		75 00
All other liabilities of the company.....		53 00
Total liabilities.....		\$3,127 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	978
Policies or certificates written during year 1884.....	171
Total.....	1,149
Deduct number ceased to be in force during 1884.....	27
Total policies in force December 31, 1884.....	1,122
	Amount.
Losses and claims on policies or certificates incurred during the year 1884, ..	\$5,893 50
Losses and claims on policies or certificates paid during the year 1884..	2,894 00

## MUTUAL RELIEF SOCIETY.

No. 28 ELWOOD BLOCK, ROCHESTER, N. Y.

[Commenced business September 1, 1879.]

SYLVENUS A. ELLIS, *President.*HERRICK J. McCORMICK, *Secretary.*Attorney for service of process in the State of New York, JOHN M. DUNNING,  
84 Powers Block, Rochester, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$27,484 00
Annual dues.....	23,024 00
Assessments.....	186,995 05
Medical examiners' fees.....	2,788 00
Total paid by members.....	\$240,241 05
Interest.....	17 26
Received from all other sources, viz.: Rewriting certificates.....	10 00
* Total income during the year.....	\$240,268 31
Balance of ledger assets December 31, 1883.....	4,227 84
Total.....	\$244,496 15

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$171,904 27
(Total paid to members.....)	\$171,904 27)
Commissions and fees to agents.....	33,231 50
Medical examiners' fees.....	2,788 00
Salaries and other compensation of officers and other office employes, including medical director.....	6,910 69
Rent, \$472.50; taxes, \$619.40; total.....	1,091 90
Advertising, \$54.20; printing, \$1,168.84; total.....	1,223 54
All other items, viz.: Local secretary's commissions per by-laws, \$10,464.93; postage, \$3,813.71; express charges, \$97.80; office furniture and safes, \$201; Bradstreet's commercial agency, \$100; traveling expenses, \$876.88; sundries, \$327.91; total.....	15,882 23
(Total expense of management.....)	\$60,626.86)
† Disbursements during the year, deducted from above total ..	\$332,581 18
Balance December 31, 1884.....	\$11,965 02

\* Of this amount, \$22,062 entrance fees, and \$2,788 medical examiners' fees, were not paid to the society.

† Of this amount, \$22,062 fees to agents, and \$2,788 medical examiners' fees, were paid by applicants.



Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$386.36; in bank, \$6,578.66; total .....	\$6,915 02
Deposited to secure bondsmen <i>In re</i> Hopkinson v. Callahan .....	5,050 00
Total invested assets, as per balance .....	<u>\$11,965 02</u>

### IV. OTHER ASSETS.

Due from members for claims not yet assessed .....	\$30,135 00
Mortuary assessments not yet due .....	16,953 09
Total due from members .....	<u>\$77,088 09</u>
Deduct cost of collection .....	<u>3,864 40</u>
Net amount due from members .....	73,223 69
All other assets, viz.: Office furniture and safes .....	700 00
Total of invested and other assets .....	<u><u>\$85,898 71</u></u>

### V. LIABILITIES.

Claims and death losses not due .....	\$14,360 00
Claims and death losses, assessments not made .....	55,200 00
Claims and death losses resisted .....	<u>7,250 00</u>
Total policy claims .....	<u>\$76,810 00</u>
For salary medical director .....	459 00
Total liabilities .....	<u><u>\$77,269 00</u></u>

### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

#### Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	10,139	\$20,918,000	8,368	\$17,263,000
Policies or certificates written during year 1884 .....	3,850	.....	2,686	.....
Total .....	<u>13,489</u>	<u>\$23,946,000</u>	<u>11,073</u>	<u>\$23,673,000</u>
Deduct number ceased to be in force during 1884 .....	<u>1,123</u>	<u>.....</u>	<u>879</u>	<u>.....</u>
Total policies in force December 31, 1884 .....	<u><u>12,366</u></u>	<u><u>\$23,591,000</u></u>	<u><u>10,194</u></u>	<u><u>\$21,840,000</u></u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1883 .....	37	.....	25	.....
Losses and claims on policies or certificates incurred				
during the year 1884 .....	37	.....	38	.....
Total .....	<u>194</u>	<u>\$247,264 27</u>	<u>111</u>	<u>\$321,464 27</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during				
the year 1884 .....	87	<u>\$171,904 27</u>	77	<u>\$151,904 27</u>

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

No. 55 LIBERTY STREET, NEW YORK.

[Commenced business February 9, 1881.]

E. B. HARPER, *President.*F. T. BRAMAN, *Secretary.*Attorney for service of process in the State of New York, ALFRED TAYLOR,  
No. 55 Liberty street, New York.

## I. INCOME DURING 1884.

Membership fees received at home office.....	\$2,551 12	
Membership fees retained by agents, estimated at \$3 per \$1,000 of new business, to wit, on \$33,303,000 <sup>a</sup> .....	99,909 00	
Annual dues.....	159,408 31	
Assessments.....	660,678 57	
Medical examiners' fees paid by members to examiners direct <sup>b</sup> .....	17,104 00	
Advance payments of assessments.....	887 64	
Advance payments of dues.....	30 75	
<b>Total paid by members.....</b>		<b>\$940,684 39</b>
Interest.....	\$4,580 10	
Less amount retained by Central Trust Company to reduce premium on Government bonds.....	500 00	
		<b>4,080 10</b>
Rents.....		<b>566 65</b>
<b>Total income.....</b>		<b>\$945,261 14</b>
Balance of ledger assets December 31, 1884.....		<b>149,595 48</b>
<b>Total.....</b>		<b>\$1,094,856 57</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$479,900 00	
Annual payments and assessments returned to members on canceled certificates.....	67 25	
<b>Total paid to members.....</b>		<b>\$479,967 25</b>
Commissions to agents.....		<b>83,212 27</b>
Admission fees retained by agents as commissions, estimated at \$3 per \$1,000 of new business, to wit, on \$33,303,000 <sup>†</sup> .....		<b>99,909 00</b>
Fees paid to directors.....		<b>240 00</b>
Salaries and traveling expenses of managers of agencies, and general, special and local agents.....		<b>5,989 57</b>
Medical examiners' fees, whether paid direct by members or other- wise.....		<b>18,676 30</b>
Salaries and other compensation of officers and other office employés.....		<b>49,707 63</b>
Rent.....		<b>8,308 07</b>
Taxes.....		<b>126 00</b>
Advertising.....		<b>15,236 02</b>
Printing.....		<b>5,026 20</b>
All other items, viz.: Postage, \$3,878.26; furniture and fixtures, \$3,097.25; law expenses, \$10,732.29; general office expenses, stationery, expressage, exchange, telegrams and other miscella- neous items, \$3,653.20; cost of levying and collecting assessments for the year, collection charges, expressage and commissions, and including law expenses incurred in settlement of death claims, by which the sum of \$39,278.26 was saved to the Association, \$37,968.83.....		<b>68,879 83</b>
<b>Total disbursements.....</b>		<b>\$780,278 18</b>
<b>Balance.....</b>		<b>\$314,588 44</b>

<sup>a</sup>The items, \$99,909 membership fees, and \$17,104 medical examiners' fees, have not been actually received by the Association.<sup>†</sup>The item, membership fees retained by agents as commissions, \$99,909 has not been actually received or disbursed by the Association.<sup>‡</sup>\$17,104 of the item medical examiners' fees (\$18,676.30) has not been actually received or dis-  
bursed by the Association.

## III. INVESTED ASSETS.

\$100,000 U. S. bonds, held by the Insurance Department, State of New York, as trustee .....	\$101,059 87
Cash in office .....	16,112 85
Cost value of 8 per cent certificates of Central Trust Company of New York city (\$100,000 of which has, since January 1, 1885, been invested in 8 per cent U. S. government bonds, costing \$102,150, which bonds are registered in the name of the association and are held by the Central Trust Company of New York city, as trustee) .....	121,044 45
Cash in bank on reserve fund account .....	36,201 89
All other deposits .....	6,285 20
Cash held by Central Trust Company, of New York city, for account of interest on reserve fund .....	2,808 69
Agents' ledger balances (mostly secured) .....	81,070 99
<b>Total ledger assets</b> .....	<b>\$314,583 44</b>
Assessments in collectors' hands on December 31, 1884, since paid to the association .....	86,191 61
<b>Total cash and invested assets</b> .....	<b>\$350,775 05</b>

## IV. CONTINGENT ASSETS.

Mortuary assessments due and unpaid on memberships in force, in course of collection .....	\$2,194 78
Annual dues in course of collection .....	40,683 18
<b>Total due from members</b> .....	<b>\$42,848 96</b>
Deduct estimated cost of collection .....	8,683 07
<b>Net amount in course of collection</b> .....	<b>41,164 87</b>
Furniture and fixtures .....	5,000 00
Amount of future assessments applicable, if needed, to pay in full so much of the total amount of death claims as is in excess of death funds actually collected on the last assessment or in process of collection, and not yet paid out .....	285,602 60
<b>Total assets</b> .....	<b>\$692,549 53</b>

## V. LIABILITIES.

Losses in process of adjustment, or adjusted and not due (number of claims, 12) .....	*\$78,450 00
Losses reported for which assessments have not been made (number of claims, 84) .....	*186,150 00
Losses resisted by the association for non-payment of assessments, etc. (number of claims, 11) .....	98,000 00
<b>Total liabilities</b> .....	<b>\$307,600 00</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business of 1884.

	Number.	Amount.
Certificates in force December 31, 1883 .....	14,845	\$63,232,500
Certificates written during 1884 .....	9,801	86,782,700
<b>Total</b> .....	<b>24,646</b>	<b>\$102,124,300</b>
Deduct number and amount which have ceased to be in force during 1884:		
	Number.	Amount.
Not taken .....	1,249	\$5,402,750
Lapsed .....	2,618	11,172,500
	<b>3,867</b>	<b>16,575,250</b>
<b>Total certificates in force December 31, 1884</b> .....	<b>20,779</b>	<b>\$85,432,000</b>

\* \$101,650 of these claims has since been paid prior to filing this report.

	Number.	Amount.
Losses and claims on certificates unpaid December 31, 1883.....	31	\$148,950
Less difference on three doubtful claims amounting to \$30,000, since settled for \$7,500, and one fraudulent claim of \$5,000, abandoned.....	1	17,500

Losses and claims on certificates incurred during 1884.....	30	\$131,450
	143	656,050
Total.....	173	\$787,500

	Number	Amount.
Losses and claims on certificates paid during 1884.....	116	\$479,940

*Business in New York during 1884.*

	Number.	Amount.
Certificates in force December 31, 1883.....	7,159	\$39,883,500
Certificates written during 1884.....	4,015	16,185,000
Total.....	11,174	\$46,068,500

Deduct number and amount ceased to be in force during 1884:

	Number.	Amount.
Not taken.....	435	\$1,786,000
Lapsed.....	1,361	5,036,750

Total certificates in force in New York December 31, 1884.....	9,488	\$39,255,750
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	Number.	Amount.
Losses and claims on certificates unpaid December 31, 1883.....	11	\$53,000
Less advanced payments made last year on claims reported in full ..	\$1,100	
Less difference on \$5,000, disputed claim, settled for \$4,000, and one fraudulent claim of \$5,000 abandoned.....	6,000	
	1	7,100

Losses and claims on certificates incurred during 1884.....	10	\$45,900
	59	399,650
Total.....	69	\$335,550

	Number.	Amount.
Losses and claims on certificates paid during the year 1884.....	40	\$309,350

## MUTUAL TRUST FUND LIFE ASSOCIATION.

BENNETT BUILDING, COR. FULTON AND NASSAU STREETS, NEW YORK.

[Commenced business February, 1883.]

W. J. WALKER, *President.*W. E. HOPKINS, *Secretary.*Attorneys for service of process in the State of New York, Messrs TAYLOR & PARKER,  
No. 55 Liberty street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$3,150 55
Annual dues.....	14,019 33
Assessments.....	55,021 45
Assessments paid in advance.....	33 18
Medical examiners' fees.....	1,468 00

Total paid by members.....	\$31,685 41
Received from all other sources.....	708 95

Total income during the year.....	\$32,394 36
Balance of ledger assets December 31, 1883.....	4,884 56

Total.....	\$37,278 92
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## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$41,458 62
Assessments returned to members .....	35 50
(Total paid to members .....	\$41,494 12)
Commissions and fees to agents .....	11,686 74
Salaries and traveling expenses of agents .....	234 60
Medical examiners' fees .....	1,635 10
Salaries and other compensation of officers and other office employes, Rent, \$810; taxes, \$47.28; total .....	6,298 66
Advertising, \$308.05; blanks and printing, \$841.25; total .....	857 28
All other items, viz.: Fixtures, \$790.07; agencies, \$53.52; stationery, etc., \$1,783.84; collecting assessments, etc., chargeable to assessment account, \$3,509.23; total .....	1,144 90
(Total expense of management .....	6,136 15
Disbursements during the year, deducted from above total....	\$69,487 55
Balance December 31, 1884 .....	\$17,791 37

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$840.23; in bank, \$16,901.57; total .....	\$17,541 79
Agents' ledger balances .....	249 58
Total invested assets, as per balance .....	\$17,791 37

## IV. OTHER ASSETS.

Mortuary assessments, due and unpaid, on memberships in force ..	\$2,144 87
Annual payments or premiums, due and unpaid, on memberships in force .....	596 18
Total due from members .....	\$2,741 05
Deduct cost of collection .....	144 46
Net amount due from members .....	2,596 57
All other assets, viz.: Furniture and fixtures, \$918.23; mortuary assessments; \$21,500; total .....	23,418 23
Total of invested and other assets .....	\$43,806 19

## V. LIABILITIES.

Claims and death losses not due .....	\$3,500 00
Claims and death losses resisted .....	18,000 00
Total liabilities .....	\$21,500 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	1,068	\$2,921,250	631	\$2,077,570
Policies or certificates written during year 1884 .....	1,437	4,110,700	709	1,603,600
Total .....	2,505	\$8,031,950	1,420	\$3,681,170
Deduct number ceased to be in force during 1884 .....	417	1,514,800	235	751,300
Total policies in force December 31, 1884 .....	2,088	\$6,517,150	1,185	\$2,929,870
Losses and claims on policies or certificates unpaid December 31, 1883 .....	5	\$12,956 68	3	\$11,156 62
Losses and claims on policies or certificates incurred during the year 1884 .....	19	50,000 00	7	12,500 00
Total .....	24	\$62,956 68	10	\$23,656 62
Losses and claims on policies or certificates paid during the year 1884 .....	18	\$41,458 62	9	\$22,656 62

## NATIONAL BENEFIT SOCIETY.

No. 83 LIBERTY STREET, NEW YORK.

[Commenced business May 1, 1883.]

GEORGE MERRILL, *President*.F. DELANO, *Secretary*.Attorney for service of process in the State of New York, L. P. LEVY,  
71 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$4,616 00
Annual dues .....	2,308 00
Assessments .....	4,323 69
Medical examiners' fees .....	1,068 00
Total paid by members .....	\$15,809 69
Notes discounted .....	40 00
Received from all other sources, viz.: Advanced by officers .....	4,885 80
Total income during the year .....	\$20,684 90

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$3,656 01
Assessments returned to members .....	80 00
(Total paid to members .....	\$3,686.01)
Commissions and fees to agents .....	6,948 08
Law expenses .....	140 83
Traveling expenses .....	82 45
Medical examiners' fees .....	1,189 65
Salaries and other compensation of officers and other office employees .....	1,889 43
Rent, \$744.21; insurance, \$3.40; total .....	747 61
Office furniture .....	638 83
Advertising, \$1,251.95; blanks and printing, \$661.60; total .....	1,918 55
All other items, viz.: Directors' fees, \$169; postage, \$146.20; to old management for expenses incurred, \$2,300; petty items, \$4.80; total .....	2,619 50
(Total expenses of management .....	\$16,064.98)
Disbursements during the year, deducted from above total .....	\$19,750 94
Balance December 31, 1884 .....	\$934 05

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$934 05
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$23,000 00
Mortuary assessments due and unpaid on memberships in force .....	1,000 00
Annual payments or premiums due and unpaid on memberships in force .....	410 00
Total due from members .....	\$24,410 00
All other assets .....	600 00
Total of invested and other assets .....	\$25,044 05

## V. LIABILITIES.

Claims and death losses due .....	\$566 68
Claims and death losses, assessments not made .....	28,000 00
All other liabilities of the company .....	4,885 80
Total liabilities .....	\$28,401 98

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883..	885	\$3,302,000	640	\$2,389,000
Policies or certificates written during year 1884....	534	1,998,000	468	1,752,000
Total .....	1,419	\$5,300,000	1,108	\$4,141,000
Deduct number ceased to be in force during 1884..	733	2,808,000	536	2,008,000
Total policies in force December 31, 1884.....	686	\$2,492,000	572	\$2,133,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	11	\$61,000	7	\$26,000
Losses and claims on policies or certificates paid during the year 1884.....	6	38,000	3	12,000

## NATIONAL MASONIC CO-OPERATIVE RELIEF ASSOCIATION.

No. 347 WASHINGTON STREET, BUFFALO, N. Y.

[Commenced business April 21, 1884.]

GEORGE M. OSGOODBY, *President.*

WILLIAM A. MURRAY, *Secretary.*

Attorney for service of process in the State of New York, GEORGE M. OSGOODBY,  
Buffalo, N. Y.

### I. INCOME DURING 1884.

Membership fees .....	\$285 00
Annual dues .....	27 00
Assessments .....	600 20
Medical examiners' fees .....	207 60
Total paid by members .....	\$1,981 20
Cash advanced by the trustees for the organization .....	2,500 00
Total income during the year .....	\$4,481 20

### II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents, { .....	\$963 50
Commissions and fees to officers and directors, { .....	
Salaries and traveling expenses of agents .....	425 00
Medical examiners' fees .....	307 50
Salaries and other compensation of officers and other office employes .....	100 23
Rent .....	166 66
Advertising, \$37.50; blanks and printing, \$1,088; total .....	1,075 50
All other items, viz.: Safe, office furniture, etc. ....	884 10
Disbursements during the year, deducted from above total .....	\$3,872 49
Balance December 31, 1884 .....	\$558 71

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$287.21; in bank, \$2,150; total..... \$568 71

## IV. OTHER ASSETS

All other assets, viz.: Furniture account, \$884.10; blank books, printed matter, etc., \$700; total..... 1,584 10

Total of invested and other assets..... \$2,102 81

## V. LIABILITIES.

Advances on account of expenses of organization..... \$2,500 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates written during year 1884.....	232	\$909,000	183	\$743,000

## NATIONAL PROVIDENT UNION.

No. 83 PINE STREET, NEW YORK.

[Commenced business March, 1883.]

EDWARD O. BRAGDON, *President.*JOSEPH L. KILLGORE, *Secretary.*

Attorney for service of process in the State of New York, IRA D. WARREN,  
170 Broadway, New York.

## I. INCOME DURING 1884.

Fees for charters .....	\$300 00
Assessments.....	417 75
Total paid by members.....	\$1,217 75
Received from all other sources, viz.: Loans, \$245; supplies, \$109.32; provident bonds, \$450; <i>per capita</i> tax, \$254.05; sundries, \$144.89; total .....	1,203 26
Total income during the year.....	\$2,421 01
Balance of ledger assets December 31, 1883.....	2 69
Total.....	<u>\$2,428 70</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$417 75
(Total paid to members.....)	\$417.75)
Commissions and fees to agents.....	320 00
Salaries and other compensation of officers and other office employes .....	605 00
Rent.....	50 00
Advertising, \$18; blanks and printing, \$107.30; total.....	125 30
All other items, viz.: Loans, \$75; supplies, \$106.24; other expenses, \$558.18; total.....	794 42
(Total expense of management.....)	\$1,884.72)
Disbursements during the year, deducted from above total....	<u>\$2,262 47</u>
Balance December 31, 1884.....	<u>\$171 28</u>



Invested as follows:

## III. INVESTED ASSETS.

Cash in treasury...	\$171 23
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## IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force, <i>per capita</i> tax .....	299 25
All other assets, viz.: Due from councils for supplies, \$79; stationery and provident bonds, \$687.60; total .....	746 60
Total of invested and other assets .....	<u>\$1,217 05</u>

## V. LIABILITIES.

To officers and others for advances on account of organization, \$1,060; printing and supplies, \$153.11; total .....	<u>\$1,232 11</u>
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	176	\$238,000	127	\$351.00
Policies or certificates written during year 1884 .....	410	1,158,000	306	1,033,000
Total .....	586	\$1,408,000	433	\$1,384,000
Deduct number ceased to be in force during 1884 .....	24	43,000	24	42,000
Total policies in force December 31, 1884 .....	<u>562</u>	<u>\$1,451,000</u>	<u>409</u>	<u>\$1,342,000</u>
				Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....				\$417 75
Losses and claims on policies or certificates paid during the year 1884 .....				<u>417 75</u>

## NEW YORK AND BROOKLYN FERRYMEN'S ASSOCIATION.

No. 176 GRAND STREET, BROOKLYN, E. D.

[Commenced business February 2, 1870.]

JACOB WARNER, *President.*ISAAC H. PRYER, *Secretary.*

Attorney for service of process in the State of New York, JOHN T. BALLOU,  
No. 85 Eighth street, Brooklyn, E. D., N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$5 00
Annual dues .....	710 50
Total paid by members .....	\$715 50
Interest .....	96 16
Total income during the year .....	<u>\$811 66</u>
Balance of ledger assets December 31, 1883 .....	2,399 60
Total .....	<u>\$3,211 35</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$800 50
Assessments returned to members .....	75 00
(Total paid to members .....	<u>\$875 50</u> )

Salaries and other compensation of officers and other office employes .....	\$37 00
Rent .....	36 00
Advertising .....	60
All other items .....	11 50
(Total expense of management.....)	\$85.10)
Disbursements during the year, deducted from above total....	\$760 60
Balance December 31, 1884.....	\$2,450 75

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$26.33; in bank, \$2,424.42: total.....	\$2,450 75
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## NEW YORK NATIONAL MUTUAL AID SOCIETY.

No. 159 POWERS' BLOCK, ROCHESTER, N. Y.

[Commenced business October 1, 1881.]

HENRY S. HEBARD, *President.*W. H. MONTGOMERY, *Secretary.*Attorney for service of process in the State of New York, CHARLES S. BAKER,  
116 Powers' Block, Rochester, N. Y.

## I. INCOME DURING 1884.

Membership fees .....	\$4,040 00
Annual dues .....	5,170 00
Assessments .....	67,919 15
Medical examiners' fees .....	455 00
Total paid by members .....	\$77,584 15
Received from all other sources .....	3,162 75
Total income during the year .....	\$80,746 90
Balance of ledger assets, December 31, 1883 .....	3,966 48
Total .....	\$84,713 38

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$59,109 18
(Total paid to members .....	\$59,109.18)
Commissions and fees to agents .....	8,815 35
Commissions and fees to officers and directors .....	4,920 71
Salaries and traveling expenses of agents .....	142 65
Medical examiners' fees .....	455 00
Salaries and other compensation of officers and other office employes, Rent .....	382 30
Blanks and printing .....	468 75
All other items, viz.: Postage and cards, \$402.82; express charges, gas, stationery, etc., \$61.09; total .....	586 39
(Total expense of management.....)	\$15,715.06)
Disbursements during the year, deducted from above total....	\$74,824 24
Balance December 31, 1884.....	\$9,889 14

Invested as followz :

## \* III. INVESTED ASSETS.

Cash in office, \$2,277.39 ; in bank, \$6,400 ; in treasurer's hands,  
\$1,211.75 ; total..... **\$9,889 14**

## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force...	\$515 64
Mortuary assessments not yet due.....	7,650 00
Annual payments or premiums in process of collection, not yet due,	2,980 00
Total due from members.....	\$11,125 64
Deduct cost of collection.....	1,001 30

Net amount due from members..... **10,124 34**

Total of invested and other assets..... **\$20,013 48**

## V. LIABILITIES.

Claims and death losses not due.....	\$14,000 00
Due for salaries, rent and office expenses .....	1,582 92
Total liabilities .....	<b>\$15,582 92</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number	Amount.
Policies or certificates in force December 31, 1883.....	2,619	\$6,547,500
Policies or certificates written during year 1884.....	455	1,024,000
Total .....	3,074	\$7,571,500
Deduct number ceased to be in force during 1884.....	1,066	2,853,000
Total policies in force December 31, 1884 .....	2,008	<b>\$4,718,500</b>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	10	\$25,000
Losses and claims on policies or certificates incurred during the year 1884 .....	24	48,000
Total.....	34	<b>\$73,000</b>

	Number.	Amount.
Losses and claims on policies or certificates paid dur- ing the year 1884 .....	26	<b>\$59,109 18</b>

## NEW YORK SAFETY RESERVE FUND.

No. 215 BOWERY, NEW YORK.

Commenced business September 2, 1883.]

HUGO GORSCH, *President*.HENRY V. GAHAGAN, *Secretary*.Attorney for service of process in the State of New York, HUGO GORSCH,  
No. 322 East Eighty-sixth street, New York.

## I. INCOME DURING 1884.

Weekly dues.....	\$10,864 02	
Benevolent fund .....	1,222 41	
Total paid by members.....		\$12,086 43
Received from all other sources, viz.: For organization, \$11,774.09; weekly dues in course of transmission, \$709.26; total.....		12,483 35
Total income during the year.....		\$24,569 78
Balance of ledger assets December 31, 1883.....		90 37
Total.....		\$24,660 15

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$2,879 04
Payments to members out of benevolent fund.....	749 89
(Total paid to members.....	\$3,128.93)
Commissions and fees to agents.....	2,172 80
Medical examiners' fees.....	504 35
Salaries of officers and other office employes.....	4,304 93
Rent, \$296; commuted commissions, \$7,665.89; total.....	7,961 89
Advertising, \$11.75; blanks and printing, \$1,240.66; total.....	1 252 41
All other items, viz.: Furniture, postage, gas and petty expenses..	243 47
(Total expense of management.....	\$16,439.85)
Disbursements during the year, deducted from above total....	\$19,568 78
Balance December 31, 1884.....	\$5,091 37

Invested as follows :

## III. INVESTED ASSETS.

Cash in office and in bank.....	\$4,412 96
Agents' ledger balances.....	678 41
Total invested assets, as per balance.....	\$5,091 37

## IV. OTHER ASSETS.

Weekly payments or premiums in process of collection, not yet due, .....	\$23,570 56
Deduct cost of collection.....	4,714 11
Net amount due from members.....	18,856 45
Total of invested and other assets .....	\$23,947 82

## V. LIABILITIES.

Total liabilities .....	\$188 99
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## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

Losses and claims on policies or certificates incurred during the year 1884.....	Amount. \$2,879 04
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## NEW YORK STATE MUTUAL BENEFIT ASSOCIATION.

## SYRACUSE, N. Y.

[Commenced business May 3, 1881.]

N. M. CRANE, *President.*E. W. BAXTER, *Secretary.*Attorney for service of process in the State of New York, E. W. BAXTER,  
No. 67 Warren Street, Syracuse, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$5,587 98	
Annual dues.....	7,286 70	
Assessments.....	16,104 30	
Medical examiners' fees.....	905 00	
* Total paid by members .....		\$29,883 86
Received from all other sources, viz.: Agents, \$284.94; advanced by officers, \$1,500; total .....		1,784 94
Total income during the year.....		\$31,668 80
Balance of ledger assets December 31, 1883.....		3,047 94
Total.....		\$34,676 74

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$10,411 03
Advanced as burial fund .....		100 00
Assessments returned to members .....		6 14
(Total paid to members .....	\$10,517.17)	
Commissions and fees to agents .....		5,465 62
Salaries and traveling expenses of agents .....		4,149 24
Medical examiners' fees .....		1,115 20
Salaries and other compensation of officers and other office employes, Rent .....		2,160 21
Advanced to officers and agents, to be repaid out of salaries or commissions.....		415 00
Blanks and printing, \$466.88; postage, \$338.88; total .....		521 85
All other items.....		800 71
† (Total expense of management .....	\$16,800.80)	2,172 47
Disbursements during the year, deducted from above total....		\$37,317 47
Balance December 31, 1884 .....		\$7,359 27

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$249.28; in bank, \$6,408.77; total .....	\$6,653 05
Agents' ledger balances.....	706 22
Total invested assets, as per balance.....	\$7,359 27

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$4,012 85
Mortuary assessments due and unpaid on memberships in force.....	230 00
Annual payments or premiums due and unpaid on memberships in force .....	154 00
Total due from members.....	\$4,496 84
Deduct cost of collection .....	234 84
Net amount due from members.....	4,262 00
All other assets, viz.: Office furniture and fixtures .....	625 66
Total of invested and other assets.....	\$12,250 53

\* Of this amount, \$4,962 membership fees, and \$905 medical examiners' fees, were not paid to the association.

† Of this amount, \$4,962 membership fees, \$905 medical examiners' fees, and \$1,917.75 commissions to collectors, were paid by the members direct and not by the association.

## V. LIABILITIES.

Claims and death losses, assessments not made.....	\$1,000 00
Due for salaries, rent and office expenses .....	1,500 00
All other liabilities of the company, viz.: Rent, \$150; printing, \$81.15; furniture, \$50; medical director, \$80; total .....	841 15
<b>Total liabilities .....</b>	<b>\$2,841 15</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	2,030
Policies or certificates written during year 1884.....	1,127
<b>Total.....</b>	<b>3,157</b>
Deduct number ceased to be in force during 1884.....	366
<b>Total policies in force December 31, 1884.....</b>	<b>2,791</b>

	Number.
Losses and claims on policies or certificates unpaid December 31, 1883....	2
Losses and claims on policies or certificates incurred during the year 1884..	6
<b>Total.....</b>	<b>8</b>

	Number.
Losses and claims on policies or certificates paid during the year 1884 ....	8

## NEW YORK STATE RELIEF ASSOCIATION.

No. 44 STATE STREET, ALBANY, N. Y.

[Commenced business January 5, 1880.]

ROBERT GEER, *President.*JAMES E. ALLANSON, *Secretary.*Attorney for service of process in the State of New York, CHARLES W. MEAD,  
No. 86 State street, Albany, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$1,446 05
Annual dues.....	2,215 00
Assessments.....	21,875 25
<b>Total paid by members.....</b>	<b>\$25,536 30</b>
Interest.....	91 36
Received from all other sources, viz.: Advance payments \$946.86; sundries, \$48.04; total.....	989 90
<b>Total income during the year.....</b>	<b>\$26,618 06</b>
Balance of ledger assets December 31, 1883.....	4,060 84
<b>Total.....</b>	<b>\$30,678 40</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$20,786 80
Assessments returned to members.....	1,191 42
(Total paid to members .....	\$21,978 22)
Commissions and fees to agents.....	1,155 38

Salaries and traveling expenses of agents.....	\$390 58
Medical examiner's fees.....	30 75
Salaries and other compensation of officers and other office employes.....	1,437 00
Rent.....	325 00
Advertising, \$257.90; blanks and printing, \$243.66; total.....	501 56
All other items, viz.: Postage, \$77.64; postals, \$142.83; sundries, \$98.11; total.....	338 58
(Trustees of the reserve fund.....)	\$2,127.56)
(Total expense of management.....)	\$4,178.80)

Disbursements during the year, deducted from above total.... \$26 157 02

Balance December 31, 1884..... \$4,521 38

Invested as follows:

### III. INVESTED ASSETS.

Cash in office, \$587; in bank, \$5,499.63; total..... \$6,086 63

### IV. LIABILITIES.

Claims and death losses not due.....	\$1,267 50
Rent.....	54 17
All other liabilities.....	2,432 10
Total liabilities.....	\$3,753 77

### V. EXHIBIT OF CERTIFICATES OR POLICIES.

#### *Business all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	2,189	\$2,408 60
Policies or certificates written during year 1884.....	501	502 70
Total.....	2,690	\$2,911 30
Deduct number ceased to be in force during 1884.....	448	721 95
Total policies in force December 31, 1884.....	2,247	\$2,189 35

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	8	\$5,898 61
Losses and claims on policies or certificates incurred during the year 1884.....	19	16,155 69
Total.....	27	\$22,054 30

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	25	\$20,786 80

## NORTH AMERICAN MUTUAL BENEFIT SOCIETY.

No. 499 BROADWAY, BROOKLYN, N. Y.

[Commenced business June, 1883.]

**FREDERICK GAUS, President.**

**MARTIN P. WEISEL, Secretary.**

Attorney for service of process in the State of New York, **M. HALLHEIMER,**  
No. 499 Broadway, Brooklyn, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$180 00
Annual dues.....	370 50
Assessments.....	507 10
Medical examiners' fees.....	38 00
<b>Total paid by members.....</b>	<b>\$1,095 60</b>
Rents.....	75 00
<b>Total income during the year.....</b>	<b>\$1,170 60</b>
Balance of ledger assets December 31, 1883.....	57 89
<b>Total.....</b>	<b>\$1,228 49</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$372 88
Assessments returned to members.....	89 17
(Total paid to members.....)	\$412.05)
Commissions and fees to agents.....	229 60
Medical examiners' fees.....	38 00
Salaries and other compensation of officers and other office employees.....	198 89
Rent.....	180 00
Blanks and printing.....	38 90
All other items.....	59 15
(Total expense of management.....)	\$789.54)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$1,151 59</b>
<b>Balance December 31, 1884.....</b>	<b>\$76 90</b>

### III. EXHIBIT OF CERTIFICATES OR POLICIES.

#### Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1883.....	336	316
Policies or certificates written during year 1884.....	114	112
<b>Total.....</b>	<b>450</b>	<b>428</b>
Deduct number ceased to be in force during 1884.....	104	104
<b>Total policies in force December 31, 1884.....</b>	<b>346</b>	<b>324</b>
	Amount.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	\$372 88	\$316 78
Losses and claims on policies or certificates paid during the year 1884.....	372 88	316 78



## NORTHERN TIER MASONIC MUTUAL RELIEF ASSOCIATION.

EAST MASONIC HALL, FORD STREET, OGDENSBURGH, N. Y.

[Commenced business May 14, 1872.]

GATES CURTIS, *President.*

W. W. FULTON, *Secretary.*

Attorney for service of process in the State of New York, GATES CURTIS,  
Lake street, Ogdensburgh, N. Y.

### I. INCOME DURING 1884.

Membership fees .....	\$47 00
Assessments .....	7,574 00
Total paid by members .....	\$7,431 00
Interest .....	12 00
Total income during the year .....	\$7,433 00
Balance of ledger assets December 31, 1883 .....	4,594 02
Total .....	\$12,027 71

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$7,282 00
(Total paid to members .....	\$7,282)
Commissions and fees to agents .....	28 00
Salaries and other compensation of officers and other office employees .....	150 00
Rent .....	25 00
Advertising, \$6; blanks and printing, \$30.60; total .....	36 60
All other items .....	66 00
(Total expenses of management .....	\$305.60)
Disbursements during the year, deducted from above total....	\$7,587 60
Balance December 31, 1884 .....	\$4,440 11

Invested as follows:

### III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company .....	\$380 28
Cash in office, \$95.20; in bank, \$324.90; total .....	330 10
Total invested assets, as per balance .....	\$640 38

### IV. OTHER ASSETS.

Market value of bonds and stocks over cost .....	48 72
Mortuary assessments not yet due .....	630 40
All other assets, viz.: Balance in Judson Bank of Ogdensburgh, in liquidation, \$439; office furniture, etc., \$278.65 total .....	702 65
Total of invested and other assets .....	\$2,012 15

### V. LIABILITIES.

Claims and death losses, assessments not made .....	\$564 00
Claims and death losses resisted .....	577 00
Total liabilities .....	\$1,141 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business.*

	Number.
Policies or certificates in force December 31, 1883 .....	630
Policies or certificates written during year 1884 .....	18
<b>Total</b> .....	<b>648</b>
Deduct number ceased to be in force during 1884 .....	83
<b>Total policies in force December 31, 1884.</b> .....	<b>565</b>
<b>Amount.</b>	
Losses and claims on policies or certificates unpaid December 31, 1883.	\$1,267
Losses and claims on policies or certificates incurred during the year 1884 .....	7,056
<b>Total</b> .....	<b>\$8,323</b>
<b>Amount.</b>	
Losses and claims on policies or certificates paid during the year 1884.	\$7,283

## NORTHWESTERN MASONIC AID ASSOCIATION.

ROOM 16, HOWLAND BLOCK, CHICAGO, ILL.

[Commenced business July, 1874.]

DANIEL J. AVERY, *President.*JAS. A. STODDARD, *Secretary.*

## I. INCOME DURING 1884.

Membership fees .....	\$42,988 00
Assessments .....	512,084 65
Cash received from members as advances to pay future assessments, balance .....	8,743 48
<b>Total paid by members</b> .....	<b>\$570,796 13</b>
Received from all other sources, viz.: Changing certificates, \$183.50; sundries, \$649.85; total .....	833 85
<b>Total income during the year</b> .....	<b>\$571,629 48</b>
Balance of ledger assets December 31, 1883 .....	92,501 05
<b>Total</b> .....	<b>\$664,130 53</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$468,997 00
(Total paid to members .....	\$468,997)
Commissions and fees to agents .....	31,184 60
Salaries and traveling expenses of special agents .....	3,143 00
Medical examiners' fees .....	2,400 00
Salaries and other compensation of officers and other office employees, Rent .....	33,203 62
Cash returned, account rejected applications .....	2,000 00
Advertising, \$84.60; printing, \$6,110.12; total .....	6,276 00
	6,194 72

All other items, viz.: Postage, \$7,477.80; collection of assessments, \$1,698.79; traveling expenses, \$1,590.07; furniture, \$38.50; refitting office, \$197.94; attorney's fees and law expenses, \$4.26; telephone, gas, express, telegraph, janitor and other incidental expenses, \$1,804.53; suspense account, balance, \$578.40; sundry accounts, \$1,966.68; total ..... **\$15,846 42**  
*(Total expense of management..... \$99,728.36)*

Disbursements during the year, deducted from above total.... **\$568,725 36**

Balance December 31, 1884..... **\$95,405 17**

Invested as follows:

#### III. INVESTED ASSETS.

Cash in office, in hands of secretary..... **\$381 02**  
 Agents' ledger balances..... **1,455 88**  
 Cash in hands of treasurer, who is under bonds to the association  
 in the sum of \$190,000 ..... **95,024 15**  
**Total invested assets, as per balance ..... \$96,861 05**

#### IV. OTHER ASSETS.

Dues from members for claims not yet assessed ..... **\$57,500 00**  
 Mortuary assessments not yet due..... **22,658 95**  
 Net amount due from members..... **80,158 95**  
 All other assets, viz.: Furniture, postage, safe and fixtures..... **2,000 00**  
**Total of invested and other assets ..... \$179,020 00**

#### V. LIABILITIES.

Claims and death losses due..... **\$7,766 67**  
 Claims and death losses, assessments not made..... **57,500 00**  
 Total policy claims ..... **\$65,266 67**  
 All other liabilities of the company, viz.: Due members, account  
 moneys advanced by them to pay future assessments, \$33,874.02;  
 balance due solicitors, \$649.85; suspense account, balance,  
 \$865.40; total..... **35,869 27**  
**Total liabilities ..... \$100,655 94**

#### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

##### Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883,	20,425	\$63,937,000	2,606	\$7,431,879 75
Policies or certificates written during year 1884..	7,733	22,858,000	1,811	3,400,000 00
<b>Total.....</b>	<b>28,158</b>	<b>\$86,795,000</b>	<b>3,917</b>	<b>\$10,831,879 75</b>
Deduct number ceased to be in force during 1884,	2,586	8,717,000	159	452,000 00
<b>Total policies in force December 31, 1884.....</b>	<b>25,572</b>	<b>\$78,078,000</b>	<b>2,758</b>	<b>\$10,379,879 75</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	19	\$54,263 67	2	\$10 000
Losses and claims on policies or certificates in- curred during the year 1884.....	141	480,000 00	12	40,300 00
<b>Total.....</b>	<b>160</b>	<b>\$534,263 67</b>	<b>15</b>	<b>\$50,300 00</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	137	\$468,997 00	15	\$50,500 00

# ODD FELLOWS' MUTUAL AID AND BENEVOLENT ASSOCIATION.

ROCHESTER, N. Y.

[Commenced business September 2, 1869.]

JACOB FONDA, *President.*

SAMUEL GOSNELL, *Secretary.*

Attorney for service of process in the State of New York, JOHN W. STEBBINS,  
No. 5 Chestnut street, Rochester, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$15 75
Assessments.....	7,217 70
Total paid by members.....	\$7,233 45
Interest.....	188 52
Total income during the year.....	\$7,421 97
Balance of ledger assets December 31, 1883.....	4,822 28
Total.....	\$12,244 20

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$7,558 24
(Total paid to members.....)	\$7,558.24)
Medical examiners' fees.....	10 00
Salaries and other compensation of officers and other office employés.....	100 00
Advertising, blanks and printing.....	67 43
All other items.....	67 05
(Total expense of management.....)	\$244.48)
Disbursements during the year, deducted from above total....	\$7,802 72
Balance December 31, 1884.....	\$4,441 48

Invested as follows:

## III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$700 00
Cash in office, \$5.30; in bank, \$8,736.18; total.....	8,741 48
Total invested assets, as per balance.....	\$4,441 48

## ODD FELLOWS' MUTUAL BENEFIT ASSOCIATION

No. 125 NORTH OXFORD STREET, BROOKLYN, N. Y.

[Commenced business May, 1867.]

JOSEPH M. E. BURNETT *President.*

JOHN H. SUTTER *Secretary.*

Attorney for service of process in the State of New York, JOHN H. SUTTER,  
No. 125 North Oxford street, Brooklyn, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$19 00
Assessments.....	22,410 70
Medical examiners' fees.....	10 00
<b>Total paid by members.....</b>	<b>\$22,439 70</b>
Interest.....	28 36
<b>Total income during the year....</b>	<b>\$22,467 96</b>
Balance of ledger assets December 31, 1883.....	900 75
<b>Total.....</b>	<b>\$23,368 73</b>

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$21,356 00
(Total paid to members.....)	\$21,256)
Medical examiners' fees.....	10 00
Salaries and other compensation of officers and other office employes.....	1,148 70
(Total expense of management.....)	\$1,158.70)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$22,414 70</b>
<b>Balance December 31, 1884.....</b>	<b>\$954 03</b>

### III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number
Policies or certificates in force December 31, 1883.....	939
Policies or certificates written during year 1884.....	10
<b>Total.....</b>	<b>949</b>
Deduct number ceased to be in force during 1884.....	106
<b>Total policies in force December 31, 1884.....</b>	<b>843</b>
	Amount.
Losses and claims on policies or certificates paid during the year 1884..	\$21,356

## ODD FELLOWS' PROVIDENT ASSOCIATION.

No. 158 SOUTH ELLIOT PLACE, BROOKLYN, N. Y.

[Commenced business June 18, 1876]

**S. L. ROWLAND, President.**

**E. JACOBS, Secretary.**

Attorney for service of process in the State of New York, E. JACOBS,  
No. 158 South Elliot Place, Brooklyn, N. Y.

### I. INCOME DURING 1884.

Membership fees .....	\$54 00
Assessments .....	8,718 60
Medical examiners' fees .....	54 00
Total paid by members .....	\$8,826 60
Interest .....	82 57
Total income during the year .....	\$8,859 17
Balance of ledger assets December 31, 1883 .....	865 04
Total .....	\$9,724 21

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$7,920 00
(Total paid to members .....	\$7,920)
Medical examiner's fees .....	58 00
Secretary's salary, postage, stationery, etc .....	792 60
Rent .....	8 00
Blanks and printing .....	9 00
All other items .....	5 00
(Total expense of management .....	\$867.60)
Disbursements during the year, deducted from above total ....	\$8,787 60
Balance December 31, 1884 .....	\$936 61

Invested as follows

### III. INVESTED ASSETS.

Cash in office, \$101; in bank, \$835.61; total .....	\$936 61
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### IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York.*

	Number.
Policies or certificates in force December 31, 1883 .....	800
Policies or certificates written during year 1884 .....	50
Total .....	850
Deduct number ceased to be in force during 1884 .....	59
Total policies in force December 31, 1884 .....	791

## OWEGO MUTUAL BENEFIT ASSOCIATION.

POST OFFICE BLOCK, OWEGO, N. Y.

[Commenced business August 6, 1881.]

FOSTER N. MABEE, *President*.J. J. VAN KLEECK, *Secretary*.Attorney for service of process in the State of New York, FRANK M. BAKER,  
Owego, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$4,303 11	
Annual dues .....	1,813 00	
Assessments .....	2,391 23	
Total paid by members.....		\$7,906 34
Total income during the year.....		\$7,906 34
Balance of ledger assets December 31, 1883.....		197 16
Total.....		\$8,103 50

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$1,226 14
(Total paid to members .....	\$1,226.14)	
Commissions and fees to agents.....		2,996 82
Salaries and traveling expenses of agents.....		140 80
Salaries and other compensation of officers and other office employees .....		350 00
Rent .....		78 75
Advertising, \$82.60; blanks and printing, \$299.50; total.....		382 10
All other items, viz.: Interest, \$46.50; local secretary's commissions and exchange, \$70.69; borrowed money, \$75; furniture, etc., \$3.67; total.....		195 86
(Total expense of management.....	\$4,144.83)	
Disbursements during the year, deducted from above total....		\$5,870 47
Balance December 31, 1884 .....		\$2,783 03

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$2,284.01; in bank, \$527.88; total.....	\$2,811 34
Agents' ledger balances.....	1,459 39
Total invested assets, as per balance.....	\$4,270 73

## IV. OTHER ASSETS.

Mortuary assessments not yet due .....	\$308 00
Annual payments or premiums due and unpaid on memberships in force.....	108 00
Annual payments or premiums in process of collection, not yet due, .....	2,286 00
Total due from members .....	\$2,992 00
Deduct cost of collection.....	149 60
Net amount due from members .....	2,842 40
All other assets, viz.: Stationery, blanks and printed matter.....	300 00
Total of invested and other assets.....	\$7,413 13

## V. LIABILITIES.

Claims and death losses due.....	\$397 00
Claims and death losses not due.. ..	608 00
Total policy claims.....	\$1,000 00

National, State or other taxes due.....	\$15 00
Due for salaries, rent and office expenses.....	1,805 25
All other liabilities of the company, viz.: Borrowed money, including interest, \$1,070.92; advances by officers, \$100; advertising, \$50; stationery, \$108.50; total.....	1,820 42
<b>Total liabilities.....</b>	<b>\$1,209 07</b>

#### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

##### *Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	487	\$871,000
Policies or certificates written during year 1884.....	1,082	2,098,000
<b>Total.....</b>	<b>1,519</b>	<b>\$2,969,000</b>
Deduct number ceased to be in force during 1884.....	40	83,000
<b>Total policies in force December 31, 1884.....</b>	<b>1,479</b>	<b>\$2,886,000</b>
	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	2	\$246 00
Losses and claims on policies or certificates incurred during the year 1884.....	5	1,975 94
<b>Total.....</b>	<b>7</b>	<b>\$2,221 94</b>
		Amount.
Losses and claims on policies or certificates paid during the year 1884.....		\$1,226 14

## PATRONS' AID SOCIETY.

### FARMERS' CLUB HALL, HOFFMAN STREET, ELMIRA, N. Y.

[Commenced business December 31, 1874.]

GEORGE S. McCANN, *President.*

E. J. YOUNG, *Secretary*

Attorney for service of process in the State of New York, E. J. YOUNG,  
Farmers' Club Hall, Elmira, N. Y.

#### I. INCOME DURING 1884.

Membership fees.....	\$210 00
Annual dues.....	901 00
Assessments.....	14,915 00
<b>Total paid by members.....</b>	<b>\$16,026 00</b>
Interest.....	86 25
Received from all other sources.....	2 10
<b>Total income during the year.....</b>	<b>\$16,114 35</b>
Balance of ledger assets December 31, 1883.....	4,534 58
<b>Total.....</b>	<b>\$20,648 93</b>

#### II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$18,000 00
(Total paid to members.....)	\$18,000
Commissions and fees to agents.....	89 00
Salaries and traveling expenses of agents.....	29 80



Salaries and other compensation of officers and other office employes,	\$546 84
Rent .....	9 00
Blanks and printing .....	148 90
All other items .....	262 51
(Total expense of management .....	\$1,055.57)

Disbursements during the year, deducted from above total .... \$19,055 57

Balance December 31, 1884 ..... \$1,593 36

Invested as follows:

#### III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens .....	\$540 00
Cash in office, \$10.18; in bank, \$648.28; total .....	658 34
Total invested assets, as per balance .....	\$1,198 36

#### IV. OTHER ASSETS.

Interest due, \$18.08; accrued, \$2.08; total .....	20 16
Dues from members for claims not yet assessed .....	\$1,792 00
Mortuary assessments due and unpaid on memberships in force .....	2,078 00
Total due from members .....	\$3,844 00
Deduct cost of collection .....	50 00
Net amount due from members .....	3,792 00
All other assets, viz.: Office fixtures .....	435 00
Total of invested and other assets .....	\$5,405 52

#### V. LIABILITIES.

Claims and death losses due .....	\$1,000 00
Claims and death losses not due .....	2,000 00
Claims and death losses, assessments not made .....	2,000 00
Total policy claims .....	\$5,000 00
Due for salaries, rent and office expenses .....	36 50
Total liabilities .....	\$5,036 50

#### VI. EXHIBIT OF CERTIFICATES OR POLICIES.

##### Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	1,013	\$1,008,635	945	\$834,125
Policies or certificates written during year 1884 .....	43	37,530	28	25,100
Total .....	1,056	\$1,041,145	973	\$859,225
Deduct number ceased to be in force during 1884 .....	170	166,430	151	147,680
Total policies in force December 31, 1884 .....	886	\$874,665	722	\$711,605
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid .....				
December 31, 1883 .....	6	\$5,000	4	\$4,000
Losses and claims on policies or certificates incurred during the year 1884 .....	17	17,000	15	15,000
Total .....	23	\$22,000	19	\$19,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	18	\$18,000	16	\$16,000

# PEOPLE'S BENEFIT ASSOCIATION OF THE STATE OF NEW YORK.

NO. 8 HENDRICKS BLOCK, SYRACUSE, N. Y.

[Commenced business March 5, 1879.]

DWIGHT H. BRUCE, *President.*

JOSEPH N. PAGE, *Secretary.*

Attorney for service of process in the State of New York, DANIEL CANDEE,  
Syracuse, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$308 00
Annual dues.....	608 00
Assessments.....	\$7,751 41
Restoration of suspended members.....	6 00
Total paid by members.....	\$28,678 41
Interest.....	44 75
Total income during the year.....	\$28,718 16
Balance of ledger assets December 31, 1883.....	6,823 40
Total.....	\$35,541 56

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$29,817 44
(Total paid to members.....	\$29,817.44)
Commissions and fees to agents.....	241 00
Salaries and other compensation of officers and other office employes,	1,459 25
Rent.....	275 00
Advertising, blanks and printing.....	66 96
All other items, viz.: Postage, \$197.53; local collectors, \$286.15;	
sundries, \$105.46; total.....	589 14
(Total expense of management.....	\$2,631.35)
Disbursements during the year, deducted from above total....	\$31,948 79
Balance December 31, 1884.....	\$3,592 77

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$55.61; in bank, \$3,537.16; total.....	\$3,592 77
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,297	\$3,278,871
Policies or certificates written during year 1884.....	44	95,145
Total.....	1,341	\$3,369,016
Deduct number ceased to be in force during 1884.....	108	261,050
Total policies in force December 31, 1884.....	1,238	\$3,107,966
	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883....	1	\$3,019 41
Losses and claims on policies or certificates incurred during the year 1884.....	10	26,298 03
Total.....	11	\$29,317 44
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	11	\$29,317 44

## PEOPLES' MUTUAL BENEFIT ASSOCIATION.

OSWEGO, N. Y.

[Commenced business February 8, 1879.]

NEWTON W. NUTTING, *President*.HENRY LEWIS, *Secretary*.Attorney for service of process in the State of New York, NEWTON W. NUTTING,  
West First and Bridge streets, Oswego, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$845 00
Assessments .....	8,642 85
Total paid by members.....	\$9,487 85
Interest .....	38 81
Received from all other sources.....	14 95
Total income during the year .....	\$9,541 61
Balance of ledger assets December 31, 1883.....	2,001 50
Total.....	\$11,543 11

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$8,339 15
(Total paid to members .....	\$8,339.15)
Commissions and fees to agents .....	590 00
Medical examiners' fees .....	10 25
Rent.....	15 00
Advertising, \$50.45; blanks and printing, \$51.07; total.....	101 52
All other items, viz.: Office furniture, \$172.28; postage, \$45.82; sundries, \$25.96; total .....	244 06
(Total expense of management .....	\$960.83)
Disbursements during the year, deducted from above total....	\$9,399 98
Balance December 31, 1884.....	\$2,243 13

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank .....	\$2,243 13
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## IV. LIABILITIES.

Due for salaries, rent and office expenses .....	\$476 71
All other liabilities of the company.....	150 00
Total liabilities .....	\$626 71

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1883.....	785
Policies or certificates written during year 1884.....	173
Total .....	908
Deduct number ceased to be in force during 1884 .....	22
Total policies in force December 31, 1884.....	886
Losses and claims on policies or certificates incurred during the year 1884,	Number. 5
Losses and claims on policies or certificates paid during the year 1884.....	Number. 5      Amount. \$8,339 15

## POLAR STAR MUTUAL BENEFIT ASSOCIATION.

No. 59 AVENUE D, NEW YORK.

[Commenced business February, 1871.]

GEO. W. WEED, *President.*SMITH S. MERRITT, *Secretary.*Attorney for service of process in the State of New York. SAMUEL SANDERSON,  
No. 368 Grand street, New York city.

## I. INCOME DURING 1884.

Membership fees.....	\$31 00
Assessments.....	9,585 40
Medical examiners' fees.....	5 00
Total paid by members.....	\$9,611 40
Interest.....	22 78
Total income during the year.....	\$9,634 18
Balance of ledger assets December 31, 1883.....	768 47
Total.....	\$10,402 65

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$8,474 00
(Total paid to members.....	\$8,474)
Medical examiners' fees.....	5 00
Salaries and other compensation of officers and other office employees.....	372 50
Rent.....	30 00
Blanks and printing.....	60 50
All other items, viz.: Postage, \$152; stationery, \$28.75; total.....	175 75
(Total expense of management.....	\$643.75)
Disbursements during the year, deducted from above total....	\$9,117 75
Balance December 31, 1884.....	\$1,284 90

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$181.50; in bank, \$1,103.40; total.....	\$1,284 90
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	1,013 00
Total of invested and other assets.....	\$2,296 90

## V. LIABILITIES.

Claims and death losses due.....	\$472 00
Claims and death losses, assessments not made.....	920 00
Total liabilities.....	\$1,392 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Business all in New York*

	Number
Policies or certificates in force December 31, 1883.....	658
Policies or certificates written during year 1884.....	5
Total.....	663
Deduct number ceased to be in force during 1884.....	190
Total policies in force December 31, 1884.....	473

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	3	\$1,877
Losses and claims on policies or certificates incurred during the year 1884.....	15	7,789
Total.....	18	\$9,666 00
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	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	16	\$8,474

## PROVIDENT ASSOCIATION.

NEWTOWN, L. I., N. Y.

[Commenced business January, 1883.]

JAMES S. FAIRBROTHER, *President.*

ANSEL L. FREEMAN, *Secretary.*

Attorney for service of process in the State of New York, JOHN E. VAN NOSTRAND.  
No. 205 Broadway, New York city.

### I. INCOME DURING 1884

Membership fees.....	\$43 40
Assessments.....	551 00
Medical examiners' fees.....	44 00
Total paid by members .....	\$638 40
Interest.....	14 06
Received from all other sources.....	8 10
Total income during the year.....	\$1,001 16
Balance of ledger assets December 31, 1883.....	389 40
Total.....	\$1,390 56

### II. DISBURSEMENTS DURING 1884.

Total paid to members.....	\$816 00
Commissions to secretaries.....	40 50
Medical examiners' fees.....	44 00
Rent.....	8 00
Blanks and printing.....	3 75
All other items.....	8 50
(Total expense of management.....)	(\$94.75)
Disbursements during the year, deducted from above total....	\$910 75
Balance December 31, 1884 .....	\$479 81

Invested as follows :

### III. INVESTED ASSETS.

Cash in bank.....	\$468 18
In treasurer's hands.....	11 63
Total invested assets, as per balance.....	\$479 81

## IV. EXHIBITS OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	262	\$288 20
Policies or certificates written during year 1884....	44	48 40
Total.....	306	\$336 60
Deduct number ceased to be in force during 1884.....	6	6 60
Total policies in force December 31, 1884 .....	300	\$330 00

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	3	\$816 00
Losses and claims on policies or certificates paid during the year 1884 .....	3	816 00

## QUEEN CITY LODGE 102, SONS OF ST. GEORGE.

## BUFFALO, N. Y.

[Commenced business August 5, 1883.]

WILLIAM GUARD, *President.*JAMES C. HALL, *Secretary.*Attorney for service of process in the State of New York, J. A. RONAYNE,  
Buffalo, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$43 50
Annual dues .....	909 15
Assessments .....	200 00
Medical examiners' fees.....	37, 05
Total paid by members .....	\$1,818 70
Received from all other sources .....	587 76
Total income during the year .....	\$1,886 46

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$623 50
Assessments returned to members .....	300 00
Donations .....	48 95
Medical examiners' fees.....	145 25
Salaries and other compensation of officers and other office employees,	76 50
Rent.....	178 75
Blanks and printing.....	50 86
All other items.....	444 07
(Total expenses of management.....)	(\$894.98)
Disbursements during the year, deducted from above total....	\$1,866 88
Balance December 31, 1884.....	\$30 08

## III. INVESTED ASSETS.

Cash in bank .....	\$148 73
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## ROYAL ARCANUM, SUPREME COUNCIL OF.

BOSTON, MASS.

[Commenced business June 22, 1877.]

JOHN HASKELL BUTLER, *President.*

W. O. BOBSON, *Secretary.*

### I. INCOME DURING 1884.

Membership fees, benefit certificates and changes thereof .....	\$8,501 50	
Annual dues, <i>per capita</i> tax .....	24,088 48	
Assessments .....	1,053,108 88	
Total paid by members.....		\$1,075,703 23
Interest.....		455 60
Received from all other sources, viz.: Supplies sold to deputies, grand and subordinate councils and fines from delinquent councils .....		14,605 15
Total income during the year.....		\$1,090,763 43
Balance of ledger assets December 31, 1883.....		27,487 36
Total.....		\$1,118,250 79

### II. DISBURSEMENTS DURING 1884.

Losses and claims.....		\$1,042,500 00
(Total paid to beneficiaries.....)	\$1,042,500	
Salaries and traveling expenses of agents, instituting councils and official visits .....		3,467 85
Salaries and other compensation of officers and other office employes, Rent .....		18,363 70
		1,043 33
All other items, viz.: Supplies purchased to be sold, \$3,849.44; general expenses, including postage, expressing, telegraphing, printing, etc., \$14,700.91; total .....		18,550 35
(Total expense of management.....)	\$41,424.23	
Disbursements during the year, deducted from above total....		\$1,083,924 22
Balance December 31, 1884 .....		\$34,326 57

Invested as follows:

### III. INVESTED ASSETS.

Cost value of bonds owned by the company .....	\$7,976 61
Cash in office of treasurer.....	26,349 96
Total invested assets, as per balance .....	\$34,326 57
Deduct depreciation from cost of assets .....	226 61
Total invested assets, less depreciation.....	\$34,099 96

### IV. OTHER ASSETS.

Interest due, \$40; accrued, \$62.50; total.....	\$103 50
Mortuary assessments, due and unpaid, on memberships in force..	\$73,044 96
Mortuary assessments not yet due.....	101,601 68
Annual payments or premiums, due and unpaid, on memberships in force .....	8,266 60
Net amount due from members .....	183,913 24
All other assets viz.: Due from subordinate councils, \$1,227.88; due from grand councils, \$789.85; due from deputies, \$1,266.32; stock on hand for sale, \$2,086.89; total.....	5,320 94
Total of invested and other assets.....	\$223,436 64

## V. LIABILITIES.

Claims and death losses due.....	\$61,500 00	
Claims and death losses not due.....	21,000 00	
Claims and death losses referred by the supreme regent to the next supreme council.....	9,000 00	
Total policy claims.....		\$91,500 00
All other liabilities of the company, viz.: Due from subordinate councils, \$185.65; from grand council, \$18.88; other expenses, \$54.68; total.....		759 16
Total liabilities.....		\$92,259 16

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	47,744	\$141,590,500	7,539	\$22,372,500
Policies or certificates written during year 1884.....	7,973	28,580,000	1,367	4,722,000
Total.....	55,717	\$165,160,500	9,126	\$27,094,500
Deduct number ceased to be in force during 1884.....	1,906	5,620,500	267	759,000
Total policies in force December 31, 1884.....	53,811	\$159,540,000	8,869	\$26,335,500
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	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	3	\$9,000	.....	.....
Losses and claims on policies or certificates incurred during the year 1884.....	380	1,125,000	54	160,500
Total.....	383	\$1,134,000	54	\$160,500
<hr/>				
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	352	\$1,042,500	47	\$132,500

## ROYAL ARCH MUTUAL RELIEF SOCIETY.

(No. 1.)

## MASONIC TEMPLE, NEW YORK.

[Commenced business May 6, 1873.]

DANIEL WOLF, *President.*GEORGE LOCKWOOD, *Secretary.*

Attorney for service of process in the State of New York, DANIEL WOLF,  
No. 53 Pine Street, New York.

## I. INCOME, DURING 1884.

Membership fees.....	\$9 00
Annual dues.....	90 25
Assessments.....	1,517 00
Total paid by members.....	\$1,632 25
Interest.....	41 48
Total income during the year.....	\$1,663 73
Balance of ledger assets December 31, 1883.....	1,564 48
Total.....	\$3,228 21

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,690 00
Salaries and other compensation of officers and other office employes.....	50 00
Rent.....	25 00



Printing. ....	14 50
Postage .....	20 59
(Total expense of management.....)	\$110.49)

Disbursements during the year, deducted from above total....	\$1,790 49
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Balance December 31, 1884.....	\$1,437 73
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Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$415.74; in bank, \$1,021.98; total.....	\$1,437 72
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## ROYAL TEMPLARS OF TEMPERANCE, SUPREME COUNCIL.

No. 48 WEST EAGLE STREET, BUFFALO, N. Y.

[Commenced business February 3, 1877.]

J. W. GEORVENOR, *President.*PARDON A. ROSS, *Secretary.*

Attorney for service of process in the State of New York, CYRUS K. PORTER,  
No. 404 Main Street, Buffalo, N. Y.

## I. INCOME DURING 1884.

<i>Per capita</i> tax.....	\$1,306 35
Annual dues, general fund assessments.....	7,734 57
Assessments, beneficiary and Ladies' Mutual Aid.....	274,950 93

Total paid by members .....	\$283,991 75
Received from all other sources, viz.: Supplies, certificates, charter fees, etc., etc.....	2,574 73

Total income during the year .....	\$286,566 48
Balance of ledger assets December 31, 1883.....	4,851 00

Total.....	\$291,408 17
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## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$278,840 00
(Total paid to members .....	\$278,840.00)
Traveling expenses of officers.....	845 74
Medical examiners' fees.....	710 95
Salaries and other compensation of officers and other office employes .....	4,141 67
Rent, \$250; water, gas and fuel \$50.16; total.....	300 16
Blanks and printing.....	1,794 43
All other items, viz.: Postage, expressage, telegrams, general office expenses and expenses of annual session of Supreme Council....	4,302 58
(Total expense of management.....)	\$11,495.58)

Disbursements during the year, deducted from above total....	\$285,335 53
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Balance December 31, 1884.....	\$6,073 64
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Invested as follows:

## III. INVESTED ASSETS.

Cash in hands of Supreme Treasurer .....	\$4,760 65
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$17,500 00
Mortuary assessments due and unpaid on memberships in force...	6,000 00
Net amount due from members .....	28,500 00
All other assets, viz.: Ledger accounts, \$4,281.51; office furniture and supplies, \$1,811.99; total .....	5,548 50
Total of invested and other assets .....	<u>\$33,804 15</u>

## V. LIABILITIES.

Claims and death losses due .....	\$4,000 00
Claims and death losses not due .....	2,000 00
Claims and death losses, assessments not made .....	17,500 00
Total policy claims .....	\$23,500 00
Due for salaries, rent and office expenses .....	600 00
All other liabilities of the company, viz.: Overpaid accounts of Councils and bills contracted, but not presented .....	476 57
Total liabilities .....	<u>\$24,576 57</u>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Number.
Policies or certificates in force December 31, 1883 .....	17,259	7,696
Policies or certificates written during year 1884 .....	2,328	553
Total .....	19,587	8,249
Deduct number ceased to be in force during 1884 .....	4,474	986
Total policies in force December 31, 1884 .....	<u>15,113</u>	<u>7,813</u>
	Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883 .....	\$14,600	\$2,000
Losses and claims on policies or certificates incurred during the year 1884 .....	265,240	182,000
Total .....	<u>\$279,840</u>	<u>\$184,000</u>
	Amount.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	<u>\$278,840</u>	<u>\$182,000</u>

## ST. LAWRENCE LIFE ASSOCIATION.

TEMPLE COURT, BEEKMAN STREET, NEW YORK.

[Commenced business September 1, 1883.]

JOHN J. BARNSDALL, *President*.WILLIAM D. ARCHBOLD, *Secretary*.Attorney for service of process in the State of New York, CHARLES H. LOVETT,  
Temple Court, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$4,280 71
Annual dues.....	2,611 42
Assessments.....	1,961 98
Medical examiners' fees.....	835 10
Total paid by members.....	\$9,689 16
Received from all other sources.....	5,661 60
Total income during the year.....	\$15,350 76
Balance of ledger assets December 31, 1883.....	3,216 25
Total.....	\$18,566 50

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$977 00
Assessments returned to members.....	1,107 93
(Total paid to members.....)	\$2,084 93
Commissions and fees to agents.....	2,649 87
Salaries and traveling expenses of agents.....	1,394 88
Medical examiners' fees.....	824 00
Salaries and other compensation of officers and other office employees,	1,577 90
Rent.....	711 67
Advanced to officers and agents, to be repaid out of salaries or	
commissions.....	190 71
Advertising, \$413.70; blanks and printing, \$131.52; total.....	545 22
All other items, viz.: Stationery, \$118; exchange, \$62.74; law	
expenses, \$108.75; fixtures, \$55.65; general expenses, \$409.27;	
sundry book accounts, \$208.10; paid to close accident depart-	
ment, \$22.79; sundry loans and ledger accounts, \$1,171.22; total,	2,154 38
(Total expense of management.....)	\$10,088.77
Disbursements during the year, deducted from above total....	\$13,123 70
Balance December 31, 1884.....	\$6,442 80

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$79.44; in bank, \$4,531.92; total.....	\$6,233 04
Agents' ledger balances.....	209 79
Total invested assets, as per balance.....	\$6,442 80

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$1,000 43
Mortuary assessments due and unpaid on memberships in force....	536 11
Annual payments or premiums due and unpaid on memberships in	
force.....	1,635 89
Net amount due from members.....	2,961 92
All other assets, viz.: Fixtures, \$607.55; sundry ledger balances,	
\$1,775.03; total.....	2,382 58
Total of invested and other assets.....	\$11,787 30

## V. LIABILITIES.

Claims and death losses resisted.....	\$300 83
All other liabilities of the company, viz.: Advance payments, \$49.50; ledger accounts, \$10.71; total.....	60 21
<b>Total liabilities.....</b>	<b>\$360 54</b>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	258	\$583,500	160	\$380,500
Policies or certificates written during year 1884.....	413	1,004,000	222	562,500
<b>Total.....</b>	<b>671</b>	<b>\$1,587,500</b>	<b>382</b>	<b>\$943,000</b>
Deduct number ceased to be in force during 1884.....	60	152,000	41	110,000
<b>Total policies in force December 31, 1884.....</b>	<b>611</b>	<b>\$1,435,500</b>	<b>341</b>	<b>\$833,000</b>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	2	\$1,777 83	1	\$800 83
Losses and claims on policies or certificates paid during the year 1884.....	1	977 00	.....	.....

**ST. LAWRENCE LIFE ASSOCIATION.**  
**[ACCIDENT DEPARTMENT.]**

TEMPLE COURT, BEEKMAN STREET, NEW YORK.

[Commenced business 1882.]

**J. J. BARNSDALL, President.**

**W. D. ARCHBOLD, Secretary**

Attorney for service of process in the State of New York, CHARLES H. LOVETT,  
 Temple Court, New York.

## I. INCOME DURING 1884.

Received from life department sources .....	\$23 79
Balance of ledger assets December 31, 1883.....	35 33
<b>Total.....</b>	<b>\$58 12</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$40 00
(Total paid to members..... \$40)	
Blanks and printing.....	3 08
All other items.....	15 06
(Total expense of management..... \$18.12)	
<b>Total disbursements during the year .....</b>	<b>\$58 12</b>

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	110	\$501,000	50	\$227,000
Losses and claims on policies or certificates incurred and paid during the year 1884.....	1	40	1	40

## SCANDINAVIAN GRAND TEMPLE OF AMERICA.

No. 782 FULTON STREET, BROOKLYN, N. Y.

[Commenced business June 16, 1883.]

JOHN A. RINGHOLM, *President.*G. SEFBORN, *Secretary.*Attorney for service of process in the State of New York, N. DANA WELLS,  
44 and 46 Exchange place, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$415 90	
Annual dues.....	805 95	
Assessments.....	199 00	
Total paid by members.....		\$920 85
Received from all other sources, viz.: Subordinate temple for supplies.....		272 96
Total income during the year.....		<u>\$1,193 81</u>

## II. DISBURSEMENTS DURING 1884.

Assessments returned to members.....		\$195 85
(Total paid to members.....)	\$195.85)	
Commissions and fees to agents.....		197 80
Salaries and traveling expenses of agents.....		80 65
Salaries and other compensation of officers and other office employes,		75 00
Rent.....		25 00
Advertising, \$62; blanks and printing, \$446.24; total.....		508 24
All other items, viz.: Paid \$50 on debt, \$9 interest on same; total,		59 00
(Total expense of management.....)	\$945.19)	
Disbursements during the year, deducted from above total....		<u>\$1,141 04</u>
Balance December 31, 1884.....		<u>\$52 77</u>

Invested as follows:

## III. INVESTED ASSETS.

Total assets.....	<u>\$278 70</u>
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## IV. LIABILITIES.

Liabilities of the company, viz.: Borrowed money, \$58.15; books, blanks and printing, \$172; total.....	<u>\$235 15</u>
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## V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates written during 1884.....	657		188	
Deduct number ceased to be in force during 1884.....	141		48	
Total policies in force December 31, 1884.....	<u>516</u>	<u>\$1,033,000</u>	<u>140</u>	<u>\$289,000</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1884.....	<u>2</u>	<u>\$199 00</u>	<u>1</u>	<u>\$29 65</u>

## SECURITY MUTUAL BENEFIT SOCIETY OF NEW YORK.

No. 233 BROADWAY, NEW YORK.

[Commenced business May, 1883.]

A. G. GOODALL, *President*.WM. D. CHANDLER, *Secretary*.Attorney for service of process in the State of New York, WM. D. SNOW,  
No. 102 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$2,777 00
Annual dues.....	5,294 00
Assessments.....	15,341 99
Total paid by members.....	\$22,002 99
Interest.....	119 53
Total income during the year.....	\$22,922 52
Balance of ledger assets December 31, 1883.....	5,940 28
Total.....	\$28,862 80

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$18,601 00
(Total paid to members.....)	\$18,601)
Commissions and fees to agents.....	6,511 00
Commissions and fees to officers and directors.....	1,050 00
(Total expense of management.....)	\$7,561)
Disbursements during the year, deducted from above total....	\$26,162 00
Balance December 31, 1884.....	\$2,700 80

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$2,700 80
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## IV. EXHIBIT OF CERTIFICATES OF POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	586	\$3,092,000
Policies or certificates written during year 1884.....	203	1,005,000
Total.....	788	\$4,097,000
Deduct number ceased to be in force during 1884.....	141	968,000
Total policies in force December 31, 1884.....	647	\$3,131,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	2	\$9,167 28
Losses and claims on policies or certificates incurred during the year 1884.....	3	.....
Total.....	5	.....

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	4	\$18,601

## SOUTHERN TIER MASONIC RELIEF ASSOCIATION.

ELMIRA, N. Y.

[Commenced business August 8, 1868.]

C. N. SHIPMAN, *President.*H. B. BERRY, *Secretary.*Attorney for service of process in the State of New York, CHARLES A. COLLIN,  
Elmira, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$573 00
Annual dues.....	10,249 00
Assessments.....	120,714 48
Total paid by members.....	\$131,636 48
Interest.....	548 83
Total income during the year.....	\$132,184 81
Balance of ledger assets December 31, 1883.....	19,626 64
Total.....	\$151,811 45

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$129,161 00
(Total paid to members.....)	\$129,161)
Commissions and fees to agents.....	1,250 24
Salaries and traveling expenses of agents.....	1,032 55
Profit and loss.....	26 25
Salaries and other compensation of officers and other office employes,	2,256 00
Rent.....	375 00
Advertising, blanks and printing.....	931 50
All other items, viz.: Postage, \$979.16; books and stationery,	
\$121.16; non-resident directors, \$148.25; attorney, \$92; gas,	
janitor, etc., \$28.62; personal property, \$18; total.....	1,407 19
(Total expense of management.....)	\$7,252.48)
Disbursements during the year, deducted from above total....	\$136,430 73
Balance December 31, 1884.....	\$15,371 72

Invested as follows :

## III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company.....	\$8,000 00
Cash in bank.....	7,371 72
Total invested assets, as per balance.....	\$15,371 72

## IV. OTHER ASSETS.

All other assets.....	1,330 41
Total of invested and other assets.....	\$16,711 13

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	4,271	\$7,571,404	2,375	\$4,197,579
Policies or certificates written during year 1884 .....	126	354,900	70	175,000
Total.....	4,397	\$7,926,304	2,445	\$4,372,579
Deduct number ceased to be in force during 1884.....	1,000	333,804	93	180,000
Total policies in force December 31, 1884.....	3,397	\$7,592,500	2,352	\$4,192,579
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1884.....	73	\$129,161	87	\$69,000

## STANDARD MUTUAL LIFE ASSOCIATION.

No. 233 BROADWAY, NEW YORK.

[Commenced business December 1883.]

R. CARMAN COMBES, *President.*WILLIAM D. CHANDLER, *Secretary.*Attorney for service of process in the State of New York, WILLIAM D. SNOW,  
No. 113 Broadway, New York.

## I. INCOME DURING 1884.

Annual dues.....	\$396 00
Assessments.....	1,788 59
Total income during the year.....	\$2,184 59

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$874 12
(Total paid to members.....)	\$874 12)
Commissions and fees to agents.....	398 00
(Total expense of management.....)	\$398)
Disbursements during the year, deducted from above total....	\$1,272 12
Balance December 31, 1884 .....	\$864 47

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$864 47
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## IV. OTHER ASSETS.

Dues from members for claims not yet assessed .....	\$361 77
Annual payments or premiums due and unpaid on memberships in force .....	194 00
Net amount due from members.....	1,085 77
Total of invested and other assets.....	\$1,950 24



## V. LIABILITIES.

Claims and death losses due.....	\$864 47
Claims and death losses, assessments not made.....	961 77
Total policy claims.....	<u>\$1,826 24</u>

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates written during year 1884.....	263	\$1,205,500
Deduct number ceased to be in force during 1884.....	118	545,5 0
Total policies in force December 31, 1884.....	<u>145</u>	<u>\$660,000</u>

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	8	.....
Losses and claims on policies or certificates paid during the year 1884 .....	<u>1</u>	<u>\$374 12</u>

## TEACHERS' MUTUAL LIFE ASSURANCE ASSOCIATION.

## NEW YORK CITY.

[Commenced business May, 1880.]

HENRY C. MARTIN, *President.*HENRY C. LITCHFIELD, *Secretary.*Attorney for service of process in the State of New York, HENRY C. LITCHFIELD,  
No. 239 East Houston street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$22 50
Assessments .....	8,070 00
Total paid by members.....	\$8,132 50
Interest .....	17 60
Total income during the year .....	\$8,150 10
Balance of ledger assets December 31, 1883.....	410 31
Total.....	<u>\$8,560 41</u>

## II. DISBURSEMENTS DURING 1884.

Assessments returned to members .....	\$8,000 00
(Total paid to members.....)	\$8,000
Salaries and other compensation of officers and other office employes .....	200 00
Blanks and printing .....	184 75
All other items, viz.: Postage, etc.....	44 30
(Total expense of management.....)	\$879.14
Disbursements during the year, deducted from above total....	<u>\$8,379 14</u>
Balance December 31, 1884 .....	<u>\$181 27</u>

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	<u>\$181 27</u>
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	2,082	\$1,016,000
Policies or certificates written during year 1884.....	59	.....
Total .....	2,091	\$1,045,500
Deduct number ceased to be in force during 1884.....	60	.....
Total policies in force December 31, 1884.....	2,031	\$1,015,500

TEACHERS' PROVIDENT ASSOCIATION OF THE  
UNITED STATES.

Nos. 753 AND 755 BROADWAY, NEW YORK.

N. A. CALKINS, *President.*A. S. BUSH, *Secretary.*Attorney for service of process in the State of New York, EDWARD S. PECK,  
No. 298 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees .....	\$79 90	
Annual dues .....	64 00	
Total paid by members.....		\$143 90
Interest .....		11 52
Total income during the year .....		\$155 42
Balance of ledger assets December 31, 1883.....		162 26
Total.....		\$317 68

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$5 00
Commuted commissions.....	8 40
Advertising, blanks and printing.....	56 81
(Total expense of management .....	\$70.21)
Disbursements during the year, deducted from above total.....	\$70 21
Balance December 31, 1884 .....	\$247 47

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$11.90; in bank, \$235.57; total .....	\$247 47
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	95
Policies or certificates written during year 1884.....	67
Total .....	162
Deduct number ceased to be in force during 1884.....	6
Total policies in force December 31, 1884 .....	156

## TELEGRAPHERS' MUTUAL BENEFIT ASSOCIATION.

No. 195 BROADWAY, NEW YORK.

[Commenced business October 22, 1887.]

A. R. BREWER, *President.*CHARLES P. BRUCH, *Secretary.*Attorney for service of process in the State of New York, CLARENCE CARY,  
No. 59 Wall street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$325 00	
Assessments.....	31,190 40	
Total paid by members .....		\$32,515 40
Interest.....		2,600 66
Total income during the year.....		\$33,634 06
Balance of ledger assets December 31, 1884.....		38,101 14
Total.....		\$72,735 20

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$26,832 80
Assessments returned to members.....	13 00
(Total paid to members .....	\$26,835.80)
Medical examiners' fees .....	284 50
Salaries and other compensation of officers and other office employees.....	1,244 09
Advertising, \$5; blanks and printing, \$335.90; total.....	340 90
Postage.....	548 75
All other items.....	555 43
(Total expense of management.....	\$2,974.57)

Disbursements during the year, deducted from above total.... \$29,810 37

Balance December 31, 1884..... \$42,924 83

Invested as follows:

## III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company.....	\$37,847 50
Cash in office and in bank.....	5,077 33
Total invested assets, as per balance.....	\$42,924 83

## IV. OTHER ASSETS.

Interest accrued.....	424 99
Market value of bonds and stocks over cost.....	50 84
Due from members for claims not yet assessed .....	\$5,173 60
Mortuary assessments due and unpaid on memberships in force.....	2,939 00
Memberships fees due and unpaid.....	84 00
Total due from members.....	\$8,196 60
Deduct cost of collection.....	730 18

Net amount due from members..... 8,516 42

Total of invested and other assets ..... \$51,917 08

## V. LIABILITIES.

Claims and death losses due.....	\$800 00
Claims and death losses not due.....	
Claims and death losses, assessments not made.....	6,173 60
Total liabilities.....	\$6,973 60

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business—Business in New York.*

	Number.	Number.
Policies or certificates in force December 31, 1883.....	2,889	745
Policies or certificates written during year 1884.....	389	105
Total.....	3,278	850
Deduct number ceased to be in force during 1884.....	147	58
Total policies in force December 31, 1884.....	3,081	797

	Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	\$6,964 70	\$3,000 00
Losses and claims on policies or certificates incurred during the year 1884.....	26,831 70	5,458 10
Total.....	\$33,796 40	\$8,458 10

	Amount.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	\$26,822 80	\$8,458 10

## TEMPLARS OF LIBERTY OF AMERICA, WORTHY GRAND TEMPLE OF.

No. 426 WEST TWENTY-NINTH STREET, NEW YORK.

[Commenced business July 2, 1883.]

JOHN C. ENDRIES, *President.*

HENRY MORROW, *Secretary.*

Attorney for service of process in the State of New York, HENRY MORROW,  
No. 426 West Twenty-ninth street, New York.

### I. INCOME DURING 1884.

Membership fees .....	\$312 30	
Assessments. ....	286 83	
Total paid by members.....		\$486 03
Received from all other sources, viz. : Charter fees and supplies, printed matter, etc. ....		154 55
Total income during the year .....		\$590 57
Balance of ledger assets December 31, 1883.....		256 04
Total.....		\$846 61

### II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$375 41
(Total paid to members.....	\$875.41)
Blanks and printing .....	83 00
All other items, viz. : Paraphernalia, \$31 ; stationery, \$22.45 ; other expenses, \$98.64 ; total.....	142 09
(Total expense of management.....	\$174.09)
Disbursements during the year, deducted from above total....	\$549 50
Balance December 31, 1884.....	\$297 11

Invested as follows :

## III. INVESTED ASSETS.

Cash in office .....	\$297 11
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	298
Policies or certificates written during year 1884.....	366
Total.....	664
Deduct number ceased to be in force during 1884.....	45
Total policies in force December 31, 1884.....	619

	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1884.....	1	\$375 41

## UNION BENEFIT LEAGUE.

NEW YORK CITY.

[Commenced business March, 1883.]

J. H. DURLAND, *President.*S. E. TOTTEN, *Secretary.*Attorney for service of process in the State of New York, J. H. DURLAND,  
No. 68 West Ninety-second street, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$567 00
Annual dues.....	388 10
Assessments.....	353 67
Total paid by members.....	\$1,348 77
Received from all other sources.....	295 56
Total income during the year.....	\$1,639 33
Balance of ledger assets December 31, 1883.....	157 00
Total .....	\$1,796 33

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$263 00
(Total paid to members.....)	\$263)
Commissions and fees to agents, or rebated to members.....	630 50
Salaries and other compensation of officers and other office employes.....	572 61
All other items, viz.: Printing, advertising, stationery, postage, rent, etc.....	274 16
(Total expense of management.....)	\$1,477.36)

Disbursements during the year, deducted from above total....	\$1,740 36
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Balance December 31, 1884.....	\$55 96
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Invested as follows:

## III. INVESTED ASSETS.

Cash in office.....	\$55 96
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## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	741
Policies or certificates written during year 1884 .....	49
<b>Total</b> .....	<b>783</b>
Deduct number ceased to be in force.....	761
<b>Total policies in force December 31, 1884....</b>	<b>22</b>
	Amount.
Losses and claims on policies or certificates paid during the year 1884. ...	268

## UNION MUTUAL ASSOCIATION.

BATH, N. Y.

[Commenced business January 15, 1881.]

GEO. R. SUTHERLAND, *President.*GRATTAN H. WHEELER, *Secretary.*Attorney for service of process in the State of New York, GRATTAN H. WHEELER,  
Bath, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$12,700 75
Annual dues .....	6,899 75
Assessments .....	20,016 69
<b>Total paid by members.....</b>	<b>\$48,667 19</b>
Interest .....	84 81
Received from all other sources, viz.: Reinstatements, \$732.88; advanced by bank, \$932.81; total .....	1,665 69
<b>Total income during the year .....</b>	<b>\$50,867 69</b>
Balance of ledger assets December 31, 1883.....	2,701 48
<b>Total.....</b>	<b>\$53,669 12</b>

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$24,980 96
(Total paid to members .....	\$24,980.96)
Commissions and fees to agents.....	13,410 60
Salaries and traveling expenses of agents .....	1,471 28
Medical examiners' fees.....	357 95
Salaries and other compensation of officers and other office employes, Rent, \$100; taxes, \$82.....	8,650 87
Advertising, \$64; blanks and printing, \$1,056.....	242 00
Advertising, \$64; blanks and printing, \$1,056.....	1,120 00
All other items, viz.: Law expenses, \$286.79; postage, \$646.71; sundries, \$237.73; total .....	1,171 23
(Total expense of management.....	\$21,423.93)
<b>Disbursements during the year, deducted from above total....</b>	<b>\$46,404 89</b>
<b>Balance December 31, 1884 .....</b>	<b>\$6,664 23</b>

## Invested as follows:

## III. INVESTED ASSETS.

Loans on policies or certificates as collateral .....	\$658 75
Cash in office, \$1,369.70; in bank, \$4,450.25; total.....	5,819 95
Other items: Office fixtures ... ..	185 53
<b>Total invested assets, as per balance.....</b>	<b>\$6,664 23</b>

## IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$13,517 50
Mortuary assessments not yet due.....	6,241 50
Annual payments or premiums due and unpaid on memberships in force .....	300 00
<b>Total due from members.....</b>	<b>\$24,059 00</b>
Deduct cost of collection.....	500 00
<b>Net amount due from members .....</b>	<b>24,459 00</b>
All other assets, viz.: Agents' balances .....	320 00
<b>Total of invested and other assets .....</b>	<b>\$21,443 23</b>

## V. LIABILITIES.

Claims and death losses not due.....	\$10,147 50
Claims and death losses, assessments not made.....	12,064 50
Claims and death losses resisted.....	6,453 00
<b>Total policy claims.....</b>	<b>\$28,665 00</b>
Advances account of organization, \$1,850; all other liabilities, \$982.81; total.....	2,262 81
<b>Total liabilities .....</b>	<b>\$30,947 81</b>

## VI EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1888....	1,989	\$4,785,440
Policies or certificates written during year 1884.....	1,897	4,576,222
<b>Total.....</b>	<b>3,886</b>	<b>\$9,361,662</b>
Deduct number ceased to be in force during 1884.....	999	2,850,208
<b>Total policies in force December 31, 1884.....</b>	<b>- 2,887</b>	<b>\$6,511,454</b>

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	\$1,850 00
Losses and claims on policies or certificates incurred during the year 1884.....	46,832 06
<b>Total.....</b>	<b>\$48,682 06</b>

	Amount.
Losses and claims on policies or certificates paid during the year 1883.....	\$24,860 96

## UNITED FRIENDS, ORDER OF IMPERIAL COUNCIL.

## POUGHKEEPSIE, N. Y.

[Commenced business December 2, 1881.]

JACOB ROBERTS, *President*.O. M. SHEDD, *Secretary*.

Attorney for service of process in the State of New York, JOHN C. NOTT, Albany, N. Y.

## I. INCOME DURING 1884.

Annual dues.....	\$1,235 77
Assessments.....	98,256 49
Medical examiners' fees.....	1,140 00
Total paid by members.....	\$100,732 26
Received from all other sources.....	1,544 87
Total income during the year.....	\$102,277 13
Balance of ledger assets December 31, 1883.....	1,250 02
Total.....	\$108,527 15

## II. DISBURSEMENTS DURING 1884.

Total paid to members.....	\$97,500 00
Salaries and traveling expenses of agents.....	447 42
Medical examiners' fees.....	887 73
Salaries and other compensation of officers and other office employes,	2,274 98
Rent.....	100 00
(Total expense of management.....	\$3,710.13)
Disbursements during the year, deducted from above total....	\$101,210 13
Balance December 31, 1884.....	\$2,317 02

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$2,317 02
Agents' ledger balances.....	500 88
Total invested assets, as per balance.....	\$2,877 85

## IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$17,268 85
Mortuary assessments due and unpaid on memberships in force...	43 39
Net amount due from members.....	17,802 24
All other assets, viz.: Grand Councils for tax, \$890.88; supplies,	
\$2,518.84; total.....	3,403 72
Total of invested and other assets.....	\$28,588 81

## V. LIABILITIES.

Claims and death losses not due.....	\$7,000 00
Claims and death losses, assessments not made.....	8,000 00
Total policy claims.....	\$15,000 00
Due for salaries, rent and office expenses.....	125 00
All other liabilities of the company.....	184 85
Total liabilities.....	\$15,259 85



## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business — Business in New York.*

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1883.....	5,508	\$12,191,000	2,818	\$6,017,000
Policies or certificates written during year 1884.....	2,923	6,118,000	1,604	3,332,000
Total.....	8,434	\$18,309,000	4,422	\$9,349,000
Deduct number ceased to be in force during 1884.....	756	1,675,000	437	427,000
Total policies in force December 31, 1884.....	7,678	\$16,634,000	3,985	\$8,922,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	3	\$3,000	2	\$5,000
Losses and claims on policies or certificates incurred during the year 1884.....	51	106,500	27	54,000
Total.....	54	\$112,500	29	\$59,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	48	\$97,500	2	\$4,000

## UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

No. 820 and 822 BROADWAY, NEW YORK.

[Commenced business November 2, 1877.]

CHARLES B. PEET *President.*JAMES R. FITCHER, *Secretary.*Attorney for service of process in the State of New York, CHARLES B. PEET,  
No. 569 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$40,237 00
Annual dues.....	19,606 00
Assessments.....	230,294 00

Total paid by members.....	\$395,157 00
Interest.....	116 92
Received from all other sources, viz.: From members as deposits against future assessments.....	11,560 31
Total income during the year.....	\$306,834 23
Balance of ledger assets December 31, 1883.....	13,665 92
Total.....	\$320,500 15

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$116,062 84
(Total paid to members.....	\$116,062 84)
Commissions and fees to agents.....	17,778 23
Medical examiners' fees.....	3,303 92
Salaries and other compensation of officers and other office employés.....	53,002 42
Rent, \$1,479.98; taxes, \$819.57; total.....	5,299 50
Advertising, \$46,319.10; blanks and printing, \$12,386.88; total ...	58,706 48
All other items, viz.: Law expenses, \$1,230.84; postage and exchange, \$11,750.76; books and stationery, \$6,276.25; furniture, \$2,411.68; traveling expenses, \$1,291.06; janitor, gas and insur- ance, \$666.84; sundries, \$7,093.87; total.....	39,720 80
(Total expense of management.....	\$171,810.85)
Disbursements during the year, deducted from above total....	\$287,813 19
Balance December 31, 1884.....	\$32,686 96

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$7,248.10; in bank, \$25,888.86; total..... \$33,626 96

## IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force ..... \$1,524 00

Net amount due from members ..... 1,524 00

All other assets, viz.: Fixtures, furniture and safes, \$7,495.81; stationery, blanks, printed books and material, \$8,000; total .... 10,495 81

Total of invested and other assets..... \$44,646 77

## V. LIABILITIES.

Deposited by members to pay future assessments, \$11,560.81; bills not due or presented, estimated, \$8,000; total..... \$14,560 81

## IV. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883 .....	15,329	\$78,557,750
Policies or certificates written during year 1884 .....	11,004	50,876,500
Total .....	26,333	\$124,434,250
Deduct number ceased to be in force during 1884 .....	6,312	27,468,500
Total policies in force December 31, 1884 .....	20,021	<u>\$96,970,750</u>

	Amount.
Losses and claims on policies or certificates incurred during the year 1884 .....	\$116,062 84
Losses and claims on policies or certificates paid during the year 1884 .....	<u>116,062 84</u>

## UNITED WORKMEN, ANCIENT ORDER OF.

## DUNKIRK, N. Y.

[Commenced business January 27, 1874.]

HOBART B. LOOMIS, *President.*NATHAN J. HORTON, *Secretary.*Attorney for service of process in the State of New York, NATHAN J. HORTON,  
Dunkirk, N. Y.

## I. INCOME DURING 1884.

Annual dues .....	\$19,045 00
Assessments, death losses in State .....	298,647 00
Assessments, death losses supreme jurisdiction .....	8,322 45
Total paid by members .....	\$284,914 45
Received from all other sources, viz.: Lodge supplies and change of policies .....	1,767 54
Total income during the year .....	\$286,681 99
Balance of ledger assets December 31, 1886 .....	14,022 48
Total .....	<u>\$340,704 47</u>

## II. DISBURSEMENTS DURING 1884.

Losses and claims .....	\$300,000 00
Losses and claims, account relief call No. 4, supreme jurisdiction..	8,219 75
(Total paid to members .....	<u>\$308,219.75</u> )

Salaries and other compensation of officers and other office employes.....	\$4,739 77
Rent, \$125; insurance, \$7.50; total.....	132 50
Blanks and printing.....	2,647 13
All other items, viz.: Law expenses, \$335; <i>per capita</i> tax to Supreme Lodge, \$1,829.80; incidental expenses secretary's office, \$700; mileage and <i>per diem</i> of officers and representation, \$7,129.20; total.....	9,994 00
(Total expense of management.....)	\$17,518.40
Disbursements during the year, deducted from above total....	\$325,733 15
Balance December 31, 1884.....	\$14,971 32

## III. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	18,298	\$36,596,000
Policies or certificates written during year 1884.....	2,498	4,996,000
Total.....	20,796	\$41,592,000
Deduct number ceased to be in force during 1884.....	1,122	2,244,000
Total policies in force December 31, 1884.....	19,674	\$39,348,000
Losses and claims on policies or certificates unpaid December 31, 1883.....	14	\$28,000
Losses and claims on policies or certificates incurred during the year 1884.....	159	318,000
Total.....	173	\$346,000
Losses and claims on policies or certificates paid during the year 1884.....	150	\$300,000

## UNITED WORKMEN, ANCIENT ORDER OF, GRAND LEGION, SELECT KNIGHTS OF NEW YORK.

## BUFFALO, N. Y.

[Commenced business February 5, 1879.]

GARRISON BECKWITH, *President.*JAMES MOUNTYRE, *Secretary.*Attorney for service of process in the State of New York, LEROY ANDRUS,  
No. 17 West Eagle street, Buffalo, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$500 00
Annual dues.....	1,203 35
Assessments.....	4,400 00
Total paid by members.....	\$6,268 35
Received from all other sources.....	538 06
Total income during the year.....	\$6,806 34
Balance of ledger assets December 31, 1883.....	13 41
Total.....	\$6,819 74

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$3,396 00
(Total paid to members.....)	\$3,396)
Salaries and other compensation of officers and other office employes.....	400 00
All other items, viz.: Printing, stationery and supplies, \$1,148.08; furniture and sundry expenses, \$803.22; total.....	1,951 25
(Total expenses of management.....)	\$2,351.25)
Disbursements during the year, deducted from above total....	\$5,747 25
Balance December 31, 1884.....	\$1,072 49

## III. INVESTED ASSETS.

Cash in hands of treasurer.....	\$1,072 49
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## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force....	511 00
Total of invested and other assets.....	\$1,583 49

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business.*

	Number.
Policies or certificates in force December 31, 1883.....	527
Policies or certificates written during year 1884.....	357
Total.....	884
Deduct number ceased to be in force during 1884.....	111
Total policies in force December 31, 1884.....	773

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1884.....	7	\$4,942 00
Losses and claims on policies or certificates paid during the year 1884.....	5	\$3,396 00

UNITED WORKMEN, ANCIENT ORDER OF, SELECT  
KNIGHTS, SUPREME LEGION.

## ST. LOUIS, Mo.

[Commenced business September 6, 1881.]

CLARK D. KNAPP, *President.*W. F. BOHN, *Secretary.*

## I. INCOME DURING 1884.

Membership fees.....	\$714 00
Annual dues.....	459 00
Assessments.....	10,055 00
Medical examiners' fees.....	714 00
Total paid by members.....	\$11,942 00
Received from all other sources, viz.: Charter fees and supplies, \$2,280.21; per capita tax, \$1,145; total.....	8,425 21
Total income during the year.....	\$15,367 21
Balance of ledger assets December 31, 1883.....	135 11
Total.....	\$15,502 32

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$10,055 00
(Total paid to members.....)	\$10,055)
Salaries and traveling expenses of agents.....	925 00
Medical examiners' fees.....	714 00
Rent.....	70 00
All other items, viz.: Blanks, printing, postage, etc.....	2,177 33
(Total expense of management.....)	\$3,886 33)

Disbursements during the year, deducted from above total.... \$18,941 33

Balance December 31, 1884..... \$1,560 99

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank ..... \$1,560 99

## IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force.... 2,264 00

Total of invested and other assets..... \$3,824 99

## V. LIABILITIES.

Claims and death losses not due..... \$2,000 00

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

## Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1883.....	952	44
Policies or certificates written during year 1884.....	1,420	106
Total.....	2,372	150
Deduct number ceased to be in force during 1884.....	191	6
Total policies in force December 31, 1884.....	2,181	144

Losses and claims on policies or certificates unpaid December 31, 1883.. \$10,065

## UTICA MUTUAL BENEFIT ASSOCIATION.

UTICA, N. Y.

[Commenced business August 23, 1882.]

WILLIAM REICHERT, *President*.

HENRY SCHAFER, *Secretary*

Attorney for service of process in the State of New York, JOHN NELBACK,  
Utica, N. Y.

## I. INCOME DURING 1884.

Membership fees.....	\$8 00
Annual dues.....	134 84
Assessments.....	88 20
Total paid by members.....	\$316 28
Total income during the year.....	\$216 23
Balance of ledger assets December 31, 1883.....	\$7 91
Total.....	\$254 12

## II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$6 00
Salaries and other compensation of officers and other office employees.....	25 00
Rent.....	25 00
Blanks and printing.....	10 86
(Total expense of management.....)	\$66.86)

Disbursements during the year, deducted from above total.... \$66 86

Balance December 31, 1884..... \$187 77

Invested as follows:

## III. INVESTED ASSETS.

Cash in office, \$9.10 ; in bank, \$178.67 ; total..... \$187 77

## IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force..... 117 00

Total of invested and other assets..... \$304 77

## V. LIABILITIES.

Due for salaries, rent and office expenses..... \$16 65

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.]

*Business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	94
Policies or certificates written during year 1884.....	3
Total.....	97
Deduct number ceased to be in force during 1884.....	5
Total policies in force December 31, 1884.....	92

## WESTERN NEW YORK MASONIC RELIEF ASSOCIATION.

No. 17 ELWOOD BLOCK, CORNER MAIN AND STATE STREETS, ROCHESTER, N. Y.

[Commenced business May 25, 1871.]

JACOB G. MAURER, *President.*

CLIFTON C. GIFFORD, *Secretary.*

Attorney for service of process in the State of New York, JOHN W. STEBBINS,  
No. 8 Chestnut street, Rochester, N. Y.

## I. INCOME DURING 1884.

Total assessments paid by members.....	\$20,583 60
Interest.....	80 68
Received from all other sources.....	26 40
Total income during the year.....	\$20,640 68
Balance of ledger assets December 31, 1883.....	8,640 86
Total.....	\$24,281 54

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$21,375 88
(Total paid to members.....)	\$21,375.88)
Commissions and fees to agents.....	4 16)
Medical examiners' fees.....	81 51)
Salaries and other compensation of officers and other office employees.....	800 00)
Rent.....	275 14)
Blanks and printing.....	56 25)
All other items, viz.: Office furniture, \$86.90; postage, \$21.40; postal cards, \$118.25; incidentals, \$41.75; total.....	268 30)
(Total expenses of management.....)	\$1,488.05)

Disbursements during the year, deducted from above total..... \$22,863 93

Balance December 31, 1884..... \$1,417 61

Invested as follows :

## III. INVESTED ASSETS.

Cash in bank.....	\$1,417 61
Deduct depreciation from cost of assets.....	190 56
Total invested assets, less depreciation.....	\$1,218 23

## IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$1,069 30
Mortuary assessments due and unpaid on memberships in force.....	1,738 70
Mortuary assessments not yet due.....	4,268 00
Total due from members.....	7,119 90
All other assets, viz.: Safe and office furniture.....	200 00
Total of invested and other assets.....	\$6,598 18

## V. LIABILITIES.

Claims and death losses not due.....	\$1,307 97
Claims and death losses, assessments not made.....	2,880 00
Total liabilities.....	\$4,757 97

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1883.....	1,020
Policies or certificates written during year 1884.....	35
Total.....	1,058
Deduct number ceased to be in force during 1884.....	86
Total policies in force December 31, 1884.....	972

	Number.	Amount
Losses and claims on policies or certificates unpaid December 31, 1883.....	4	\$3,951 85
Losses and claims on policies or certificates incurred during the year 1884.....	26	21,184 60
Total.....		\$25,136 54

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884.....	26	\$21,375 88

## WESTERN NEW YORK RELIEF ASSOCIATION.

SHERMAN, CHAUTAUQUA COUNTY, N. Y.

[Commenced business April 10, 1884.]

JOHN T. GREEN, *President.*

B. J. COFFIN, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM F. GREEN,  
Sherman, Chautauqua county, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$207 00
Balance of ledger assets December 31, 1883.....	6 80
<b>Total.....</b>	<b>\$213 80</b>

### II. DISBURSEMENTS DURING 1884.

Commissions and fees to agents.....	\$188 00
Blanks and printing.....	18 55
(Total expense of management.....)	\$151.55)
Disbursements during the year, deducted from above total....	\$151 55
<b>Balance December 31, 1884.....</b>	<b>\$61 75</b>

### III. EXHIBIT OF CERTIFICATES OR POLICIES.]

*Business, all in New York.*

	Number.
Policies or certificates in force December 31, 1883.....	88
Policies or certificates written during year 1884.....	69
<b>Total policies in force December 31, 1884.....</b>	<b>157</b>

## WILLIAMSBURGH MASONIC MUTUAL BENEFIT ASSOCIATION.

No. 81 BROADWAY, BROOKLYN, N. Y.

[Commenced business August, 1867.]

WM. S. CONELY, JR., *President.*

WM. DUNSCOMB, *Secretary.*

Attorney for service of process in the State of New York, H. C. SAWTELLE,  
No. 244 Hooper street, Brooklyn, N. Y.

### I. INCOME DURING 1884.

Membership fees.....	\$5 00
Assessments.....	22,076 00
Assessments paid in advance.....	371 80
Assessment fees.....	2,518 20
<b>Total paid by members.....</b>	<b>\$24,971 10</b>
Interest.....	408 83
Received from all other sources, viz.: Drawn from permanent fund to pay dividends to members.....	3,089 00
<b>Total income during the year.....</b>	<b>\$28,468 93</b>
Balance of ledger assets December 31, 1883.....	10,749 09
<b>Total.....</b>	<b>\$39,218 02</b>



## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$26,644 30
(Total paid to members.....)	\$26,644.30)
Medical examiners' fees.....	2 00
Salaries and other compensation of officers and other office employes,	1,000 00
Rent.....	183 00
Blanks and printing.....	152 35
All other items, viz.: Law expenses, \$760.26; discount, \$10.35;	
postage, \$169.65; total.....	940 26
(Total expense of management.....)	\$2,277.61)

Disbursements during the year, deducted from above total.... \$28,921 91

Balance December 31, 1884..... \$10,295 11

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$10,932 61
Other items: Cash advanced to widows.....	870 00
Total invested assets, as per balance.....	\$11,782 61

## IV. LIABILITIES.

Total policy claims.....	\$3,365 80
All other liabilities of the company, viz.: Assessments paid in	
advance, \$97.10; permanent fund, \$8,319.71; total.....	8,416 81
Total liabilities.....	\$11,782 61

## V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1883.....	988
Policies or certificates written during year 1884.....	1
Total.....	989
Deduct number ceased to be in force during 1884.....	109
Total policies in force December 31, 1884.....	880

## WOMEN'S MUTUAL INSURANCE AND ACCIDENT COMPANY OF AMERICA.

No. 283 FOURTH AVENUE, NEW YORK.

(Commenced business February, 1883.)

ELIZABETH B. PHELPS, *President*.

ELIZABETH S. ROBERTS, *Secretary*.

Attorney for service of process in the State of New York JOHN A. KAMPING,  
No. 128 Broadway, New York.

## I. INCOME DURING 1884.

Membership fees.....	\$12,894 00
Annual dues.....	5,300 85
Assessments.....	3,395 44
Medical examiners' fees.....	1,290 00

Total paid by members..... \$23,780 29

Interest.....	\$84 10
Received from all other sources, viz.: From officers and others as advances, \$2,595.81; salaries, etc., from officers, returned from 1883, \$251.91; total.....	2,847 72
Total income during the year.....	\$26,665 11
Balance of ledger assets December 31, 1883.....	8,082 14
Total.....	\$29,747 25

## II. DISBURSEMENTS DURING 1884.

Losses and claims.....	\$1,955 65
Assessments returned to members.....	5,412 55
(Total paid to members..... \$7,868.26)	
Commissions and fees to agents.....	16,018 86
Salaries and traveling expenses of agents.....	442 02
Medical examiners' fees.....	1,200 00
Salaries and other compensation of officers and other office employes.....	165 00
Rent.....	644 72
Advanced to officers and agents to be repaid out of salaries or commissions.....	866 90
Advertising, \$152.95; blanks and printing, \$692.98; total.....	845 93
All other items, viz.: Postage, etc.....	127 25
(Total expense of management..... \$20,400.68)	
Disbursements during the year, deducted from above total....	\$27,768 38
Balance December 31, 1884.....	\$1,078 37

Invested as follows:

## III. INVESTED ASSETS.

Cash in bank.....	\$1,075 79
Agents' ledger balances.....	35 38
Other items: Advances secured.....	866 90
Total invested assets, as per balance.....	\$1,978 37

## IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$3,654 66
Mortuary assessments due and unpaid on memberships in force....	2,109 07
Annual payments or premiums due and unpaid on memberships in force.....	655 06
Total due from members.....	\$6,418 79
Deduct cost of collection.....	100 00
Net amount due from members.....	6,318 79
All other assets, viz.: Printed matter, \$500; merchandise \$575; total.....	1,075 00
Total of invested and other assets.....	\$9,372 16

## V. LIABILITIES.

Claims and death losses, assessments not made.....	\$5,100 00
Due for salaries, rent and office expenses.....	505 28
All other liabilities of the company, viz.: Advances from officers and others.....	2,595 81
Total liabilities.....	\$8,201 09

## VI. EXHIBIT OF CERTIFICATES OR POLICIES.

*Total business, all in New York.*

	Number.	Amount.
Policies or certificates in force December 31, 1883.....	1,200	\$2,170,600
Policies or certificates written during year 1884 .....	2,154	3,493,800
Total.....	3,354	\$5,664,400
Deduct number ceased to be in force during 1884.....	1,033	2,143,150
Total policies in force December 31, 1884.....	2,321	\$3,521,250

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883.....	2	\$113 65
Losses and claims on policies or certificates incurred during the year 1884.....	17	6,942 00
Total.....	19	\$7,055 65

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1884 .....	18	\$1,955 65

# RECEIVER'S STATEMENT.

## NEW YORK MUTUAL ACCIDENT ASSOCIATION.

UTICA, N. Y.

GEORGE E. DENNISON, Receiver, Utica, N. Y.

### I. ASSETS.

Balance on hand as per last report.....	\$777 87
Assessments .....	42 00
Total.....	<u>\$819 87</u>

### II. DISBURSEMENTS.

Traveling expenses.....	\$5 80
Postage stamps .....	1 00
Advertising and postal cards.....	63 10
Clerical charges, etc.....	25 00
Referee's fees .....	30 00
Copy order .....	50
Total.....	<u>\$125 40</u>
Balance .....	<u><u>\$693 97</u></u>



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DECISIONS  
BY THE  
COURT OF APPEALS.  
1884  
IN RE INSURANCE COMPANIES AND ASSOCIATIONS.

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# DECISIONS.

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## IN THE MATTER OF THE ATTORNEY GENERAL *v.* THE CONTINENTAL LIFE INSURANCE COMPANY. EDWARD J. HANCY, PURCHASER, APPELLANT.

[Decided December 4, 1893. 94 New York, page 198.]

ANDREWS, J.—The refusal of the receiver to transfer to the appellant the thirty-six shares of the stock of the Atlantic National Bank, held by the Continental Life Insurance Company, purchased by him at the receiver's sale, unless the purchaser would consent to the reservation of any claim which the company or the receiver, as stockholders, had against the officers of the bank, or other persons, imposed upon the purchaser the necessity of resorting to the court for relief. The plaintiff, by making his motion for a direction to the receiver, stands in the position of asking the court to approve the sale, and it was competent for the court to grant or deny the motion, as should appear to be just upon a consideration of all the circumstances.

The facts presented upon the motion show that the receiver, in making the sale, acted in ignorance of a material fact, known to the purchaser, effecting the value of the stock. This fact was that certain directors of the Atlantic Bank, in an action brought by certain stockholders of the bank in behalf of themselves and the other stockholders, had been adjudged, by reason of their misconduct as such directors, to be liable to the stockholders for the market value of the stock April 23, 1873, immediately before the failure of the bank, and for the amount paid by them respectively upon an assessment made by the comptroller of the currency, and that, under the interlocutory judgment in the stockholders' action, the Continental Life Insurance Company, or its receiver, was entitled to be made a party to the action and prove its claim, and have judgment therefor against the directors. An assessment had been paid, on account of this stock, of 100 per cent. By the interlocutory judgment the receiver, in the absence of any special defense, was entitled, on becoming a party to the stockholders' action, to a judgment against the delinquent directors for the amount of \$2,700 paid on the assessment, with interest from the time of payment, and also for the market value of the stock at the time stated, with interest.

This large claim, which, so far as appears, was collectible in case the judgment against the directors should be finally affirmed, was wholly unknown to the receiver when the sale in question was made. The stock was put up for sale and the appellant became the purchaser for the sum of \$107, or thereabouts, and he now insists that the claim against the directors, under the judgment in the stockholders' action, passed to him, as incident to the sale, and that the court is bound to direct the receiver to carry out the sale by a transfer of the stock. Assuming, as the appellant contends, that a transfer of the shares would operate as a transfer of the claim, we are of opinion that the court properly refused to grant the motion. There was doubtless a complete executory contract in form for the transfer of the



shares. But the contract, while executory, was subject to the supervisory power of the court. The court could, in the exercise of a just discretion, sanction or disapprove it, and the purchaser must be deemed to have purchased subject to this implied condition. The purchaser, by invoking the power of the court, submitted himself to its jurisdiction, and in deciding the question presented the court was not bound to grant the motion if, in its judgment, the contract was inequitable, although there was no technical legal duty resting upon the purchaser to disclose his information in respect to the judgment, or although the receiver may have omitted to exercise that diligence which a prudent and careful officer ought to have done. The court, in dealing with the question presented, was acting in respect to the administration of a trust by one of its own officers. The receiver, in making the sale, acted under a misapprehension of the facts. The petitioner has acquired no fixed right to have the sale completed, and under the circumstances it seems more just that he should lose his bargain than that the trust estate should sustain the loss which may result from compelling the receiver to transfer the shares. We think the court properly refused to enforce the contract of sale, and that the motion was properly denied.

The order should be affirmed, with costs.

All concur.

Order affirmed.

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EDSON F. EMERY, RESPONDENT, *v.* GEORGE BALTZ ET AL.,  
APPELLANTS.

[94th New York Reports, page, 406. Decided January 15, 1884.]

FINCH, J. — The motion for a nonsuit upon the ground that the pleadings did not admit plaintiff's cause of action, and no other proof of it was given, was properly denied. The complaint recited in full an agreement dated April 27, 1874, between the plaintiff and Hack, by the terms of which the latter was employed as a general agent to solicit and obtain policies of insurance in the Life Association of America, he to collect premiums and remit them to the plaintiff, after deducting his commissions, on the first day of every month, making a report at that time, and to "regard and treat all the premiums that may at any time come to his hands, sacredly, as trust funds," and not to "use them, or permit them to be used, for any purpose except to remit them as aforesaid." The complaint further alleged the execution and delivery of a bond, required by the terms of the contract, signed by said Hack, and also by the defendants, Baltz and Scheu, as sureties, conditioned for the faithful performance by Hack of his duties as general agent, "in accordance with the terms of the contract of appointment," and on the first of every month account for and pay over all moneys in his hands. By the terms of the contract Hack's employment was to continue for three years, unless terminated by mutual consent. The complaint then alleged that between the date of the contract and the twelfth day of April, in the next year, Hack collected a large sum for which he did not account, and had not paid over upon request and according to the terms of the contract, "of all of which the defendants have had due notice." It was then averred, that on the 7th of May, 1875, the plaintiff began an action against Hack, after notifying the defendants of his intention so to do and of Hack's default, and in the following October recovered judgment and issued execution, which was returned wholly unsatisfied, and that the defendants, though requested,

had paid no part of the deficiency. There was no denial in the answer of any of these facts. What was claimed to be such was in these words, viz.: "The defendants aver that they have no knowledge or information sufficient to form a belief as to whether or not the said Michael Hack was, at the time of the commencement of this action, indebted to the said plaintiff in the sum mentioned in the complaint, or in any other sum, and therefore deny the same." This was merely a denial of a legal conclusion, and put in issue no fact alleged. The cases relied on by the defendants (*Goodyear v. De la Vergne*, 10 Hun, 537; *Albro v. Figueroa*, 60 N. Y., 630), were those in which there were denials, except as admitted, and a reliance by the plaintiff on affirmative admissions. Here, on the contrary, there was no effectual denial.

The referee found, as a fact, that after the commencement of plaintiff's action against Hack, "an order of arrest was made in that action, and the defendant Hack was arrested thereon, and committed to the jail of Erie county; that while said Hack was in jail on said order of arrest, the plaintiff proposed to him that, if he would give an offer of judgment for his demand in that action, he would release him from jail; that such offer of judgment was given by said Hack, and thereupon the plaintiff did release him from jail." The referee then held, as a conclusion of law, that such facts did not operate to discharge the sureties. To this they excepted, and their counsel now argues that the "order of arrest, with the arrest," was a security for the satisfaction of plaintiff's judgment, to which security the sureties were entitled to be subrogated, and the act of release from imprisonment impaired their rights. There was never any request by the sureties that plaintiff should sue, or having sued should arrest, or having arrested should continue the imprisonment. The question raised, therefore, stands only upon the bare relation of the parties as principal and surety. Flowing from that relation alone, the plaintiff was not bound to sue Hack or to arrest or imprison him. The omission to do either invaded no right of the sureties. They might have paid the debt and been subrogated to the creditor's remedies. What the creditor did, so far as he went, was for their benefit. The order of arrest laid the foundation for an execution against the person. The right to that execution all the time remained and remains still, since the release from jail did not operate to vacate the order of arrest or effect the right to a body execution. (*Meech v. Loomis*, 28 How. Pr., 209; 14 Abb. Pr., 428.) If it be said that the imprisonment under the order of arrest would have held Hack within the jurisdiction, and liable to a final execution, a sufficient answer is, that for two months after his release he remained in the State, and there is no evidence to show that during that period the sureties might not have paid the debt and caused his arrest on final execution. So far as we know, the fact that they did not do it was their fault alone and not occasioned by the plaintiff. We do not see how the rights of the sureties have been in any manner infringed.

But there is a much more serious question in the case. The defendants offered to prove that after a part of the indebtedness claimed by plaintiff had accrued, and after Hack had failed to perform his contract, and so was in default, the sureties notified the plaintiff that they desired to withdraw their bond "and not be liable for any business that Hack should do after that;" that to induce them to so remain liable the plaintiff promised to "require Hack to account monthly" and would see "that he did not get behind," but if he did "he would immediately stop his business," notify the sureties and tell them the amount of the default; that in reliance upon this promise and condition, the sureties suffered their liability to remain; and that

plaintiff did not perform the condition, but suffered the liability to increase without their knowledge, without notification and without stopping Hack's business, until the whole sum now claimed had accrued. The evidence was rejected as immaterial and the sureties excepted. A surety bound for the fidelity and honesty of his principal, and so for an indefinite and contingent liability, and not for a sum fixed, and certain to become due, may revoke and end his future liability in either of two cases, viz.: First, where the guaranteed contract has no definite time to run; and, second, where it has such definite time but the principal has so violated it, and is so in default, that the creditor may safely and lawfully terminate it on account of the breach. (*Hunt v. Roberts*, 45 N. Y., 691; *McKecknie v. Ward*, 58 id., 541; *Burgess v. Eoe*, L. R., 13 Eq. Cases, 450; *Phillips v. Foxall*, L. R., 7 Q. B., 666; *Sanderson v. Atton*, L. R., 8 Exch., 73.) When the person employed commits an act of dishonesty, and is unfaithful to his trust, the employer may end the contract and the trust for his own protection, and what he may do and ought to do for his own safety the surety may require to be done for him. The sureties in this case guaranteed the fidelity and honesty of Hack. The funds to be collected by him were specified in the contract as "trust funds," and to be "sacredly" treated as such; when Hack diverted them to his own use he did an act of dishonesty and proved himself unworthy of trust. At this point the sureties intervened. Liable for the existing loss, they had the right to say that they should not be made liable for more; that the plaintiff had not liberty to keep a man, known to be dishonest, in a position to embezzle more money at the expense of the sureties. They did assert that right, but were induced to waive it for the time being on the assurance that any new act of dishonesty should be at once reported and further opportunity prevented. Thus lulled into security, the conversion ran on and the liability increased until the amount now claimed was reached. The offer involved a defense for the sureties to some extent and in some amount, unless certain technical criticisms justify its rejection.

It is said no such defense was pleaded. No objection was made on that ground. It was pleaded as occurring before any default, and if such objection had been made, an amendment of the answer might justly have been allowed, asserting that it occurred also after default. It is said that the offer did not allege that the sureties knew of the default of Hack when they had their interview. We think that is fairly implied, but if objection had been taken on that ground it might have been directly and explicitly asserted.

It is said that the offer did not aver that the liability of the sureties had been increased beyond the one additional default of which they took the risk. That, also, is true in the sense that it was not explicitly averred, but the offer to show that plaintiff "failed to stop said Hack's business" quite clearly implies that plaintiff allowed it to continue and an indebtedness to increase after a point of time when, by the terms of the agreement, it should have been stopped. If the offer was very general, the objection to it was of the same character, merely that it was immaterial, and as we see in it the elements of a possible defense, we think it ought not to be construed too rigidly for the purpose of justifying its rejection.

The judgment should be reversed and a new trial granted, costs to abide the event.

All concur, except EARL, J., not voting.

Judgment reversed.

ADOLPH HELLENBERG, AS EXECUTOR, ETC., APPELLANT, v.  
DISTRICT NUMBER ONE OF THE INDEPENDENT  
ORDER OF B'NAI BERITH, RESPONDENT.

[94th New York, page 590. Decided February 5, 1884.]

FINCH, J.—The charter and by-laws of the defendant corporation constituted the terms of an executory contract to which the testator assented when he accepted admission into the order. The testator agreed on his part to pay certain dues and assessments as specified, and the corporation agreed, upon the death of the testator, to pay \$1,000 to his wife, if living; if dead, to his children; and if there should be neither wife nor children, then to "such person or persons as he may have formally designated to his lodge prior to his decease;" such sum to be collected for that purpose by assessments. The corporation contracted to pay to no one else, and were not bound to pay at all except "to the person or persons" described in the agreement and out of such collected assessments. Lowenstein, the plaintiff's testator, did so designate to his lodge prior to his decease his mother, Rika Lowenstein. He had neither wife nor children, and so was at liberty to select and name the beneficiary. The designation which he thus made describes the payment directed as "the \$1,000 my heirs are to receive" of the corporation. This language was purely matter of description, intended to identify the fund, and will not at all bear the interpretation sought to be put upon it of a designation of his "heirs" as the recipients. On the contrary, the paper itself excluded any such interpretation, for its very purpose was to name and designate the particular recipient, irrespective of the question whether she should prove to be one of his heirs or not. If his mother had been living at his death, she would have been entitled to the endowment because specifically named, and not by virtue of any relationship to the testator. The mother thus named had no interest in or title to the money to be paid while she was living. The testator could have at any time gone to his lodge and designated upon the books some other recipient, thus revoking his previous designation. The mother could not become entitled to the endowment at all unless she survived the testator and her designation remained unrevoked. Nor did the testator have any interest in the future fund. He had simply a power of appointment, authority to designate the ultimate beneficiary, and that power and authority died with him, because it could only be exercised by him and prior to his decease. If he did not so exercise it, nobody surviving or representing him could, and upon his death he could have nothing which would descend or upon which a will could operate. His contract effected that result. He agreed that the endowment to be collected should be paid, not to his next of kin, not to the legatee named in his will, but to the person designated to his lodge, or in default of such person so named, then to nobody.

But the mother, Rika Lowenstein, died before the testator. The endowment could not be paid to her and was payable to no one else. Her death made the designation inoperative, and the case stood exactly as if no designation had been made. It was competent for the testator to name another recipient. The learned counsel for the appellant argues that he was not obliged to do so. That is true, and is not in the least doubtful, but the consequence of a failure to name and designate a beneficiary to whom payment could be made, was inevitably that the corporation would not be bound to pay at all, and might either omit to collect the money or put it, when collected, into its treasury. At a later period, a "reserve fund" was con-

stituted by the order to meet such omissions. Just that emergency happened. Lowenstein never designated to his lodge anybody living at his death to whom the money could be or was payable. But he made a will and assumed to dispose of this promise of payment in that way. But the promise was not to pay to him, and became no promise at all, if the condition, which alone could give it vitality remained unperformed. It is said, however, that the will operated as a new designation. That cannot be, because it was in no manner brought to the notice of the lodge. Had it been, in his lifetime, it would have been good as a designation, although not yet operative as a will. "Shall formally designate to his lodge," is the agreement he made, and that is not fulfilled by a designation not known to the lodge, and kept a secret to himself. But it is said the will was presented to the lodge, and so they had notice. That also is true, but it was after his death, and the condition of payment to which he agreed was that the designation should be made "prior to his decease."

We have thus far reasoned about the case upon the charter and by-laws as they stood when the decedent entered the order; that is, at the moment when he made his contract; because we understand the appellant to deny that the agreement could be changed by subsequent amendments. But if the later rules apply they only make the case plainer. The by-laws in force between 1874 and 1880 provided that the designation should be made in the "lodge book," and "witnessed by a brother." The endowment went first to the wife, or wife and children together, second to the children, third to the father, and fourth to the mother, and no other person could be entitled unless properly designated to the lodge. If none of these persons existed, and no such designation was made, it was provided that the money should be paid in "to the widow and orphan reserve fund." Our attention was called to the fact that the case did not show that the decedent left no father. Granting the fact, it is not the father, or any one representing him, who is before us, and, if he survived the son, the money is payable to him or his representatives, and not to the present plaintiffs. We can discover no ground upon which they are entitled to succeed. We have examined all the authorities cited on both sides. Most of them will be found to harmonize with the views we have expressed. (*Md. Mut. Ben. Soc., etc., v. Olendinson*, 44 Md., 429; 22 Am. Rep., 52; *Arthur v. Odd Fellows' Ben. Ass'n*, 29 Ohio, 557; *Ken. Masonic Mut. L. Ins. Co. v. Miller's Adm'r*, 18 Bush, 489; *Richmond v. Johnson*, 28 Minn., 447; *Durian v. Central Verein, etc.*, 7 Daly, 168; *Greeno v. Greeno*, 23 Hun, 478.) Those seemingly not in harmony will be found to rest upon charter provisions materially and substantially different from those before us (*Catholic Mut. Ben. Ass'n v. Priest*, 46 Mich., 429; *Expressmen's Aid Society v. Lewis*, 9 Mo. App., 413), or to relate merely to questions of waiver, which are of no importance to the present case. (*Erdmann v. Mut. Ins. Co., etc.*, 44 Wis., 376; *Roswell v. Eq. Aid Union*, 13 Fed. Rep., 840.) The claim that a further designation after the death of his mother was excused by the testator's insanity for a portion of the interval preceding his death, is not well founded. A designation was the condition precedent of defendant's liability. The death of Lowenstein without fulfilling it, however sudden or unexpected, in no manner excused its prior necessity, nor could his insanity.

The judgment should be affirmed, with costs.

All concur.

Judgment affirmed.

THE PEOPLE *EX REL.* EDWARD NEWCOMB, AS RECEIVER,  
ETC., RESPONDENT, *v.* JOHN A. McCALL, JR., AS SUPERINTEND-  
ENT, ETC., APPELLANT.

(94th New York Reports, page 587. Decided February 5, 1884.)

EARL, J. — The relator was appointed receiver of the Atlantic Mutual Life Insurance Company in July, 1877, under and in pursuance of chapter 902 of the Laws of 1869. The thirteenth section of that act provides that "the compensation of the receiver under this act shall be fixed by the Superintendent of the Insurance Department, and shall not exceed the sum of five per cent on the amount of the assets of such company as shall come into his possession." On the 11th day of April, 1883, the Legislature passed an act entitled "An act in relation to receivers of corporations," the second section of which provides as follows: "Every receiver shall be allowed to receive, as compensation for his services as such receiver, five per cent for the first \$100,000 actually received and paid out, and two and one-half per cent on all sums received and paid out in excess of the said \$100,000." The relator claims that he is entitled to have his compensation as receiver fixed by the Superintendent under the first act mentioned, and the Superintendent claims that the section cited from the last act controls, and that his compensation is to be determined under that act.

We are of opinion that the last act, so far as it fixes the compensation of receivers, is prospective in its operation, and that it was not intended to apply to receivers who had been appointed and had entered upon the discharge of their duties before its date. It is a general rule, often reiterated and laid down in reported decisions, that laws should be so construed as to be prospective and not retrospective in their operations, unless they are specially made applicable to past transactions and to such as are still pending.

Receivers are supposed to earn the compensation provided for them by law, and their commissions are for services rendered, and it is not to be presumed, in the absence of a clear intention expressed in the statute, that the Legislature meant to interfere with compensation that had already been earned. All the provisions of the law of 1883 are prospective. The first and third sections, flanking section 2, expressly relate to receivers thereafter to be appointed. All the other sections of the statute subsequent to the third apply to future proceedings for conducting and winding up the affairs of the insolvent corporations named. To apply the new rule so as to regulate the compensation of receivers for services already rendered might work injustice; and while the legislative intention is not free from doubt, we are less unwilling to hold that the new rule is prospective in its operation, because no injustice whatever can be done by such a construction, as it leaves the compensation of such receivers to be determined by the Superintendent of the Insurance Department, who is supposed to be familiar with the services rendered and entirely competent to determine the compensation to be allowed.

For these reasons, without further elaboration, we are satisfied that the compensation of the receiver in this case should be fixed under the statute of 1869.

The order should be affirmed, with costs.

All concur.

Order affirmed.

ANN REESE, RESPONDENT, v. THOMAS BOESE, AS RECEIVER,  
ETC., IMPLEADED, ETC., APPELLANT.

[Argued October 11, 1883; decided November 20, 1883. 94th New York, page 623.]

This action was brought by plaintiff, a policyholder, to procure the distribution of the fund in the possession of the Superintendent of the Insurance Department, deposited for the security of the policyholders of the National Life Insurance Company.

A claim was made on behalf of the American National Life Insurance Company of Connecticut to a distributive share by virtue of certain policies alleged to have been assigned to said company. The claim was made by two rival receivers, one of whom is the appellant, each claiming to represent the company, and to be entitled to receive such distributive share. The decision of the trial court, which was affirmed by the General Term, held that no claim existed on behalf of said company, and that neither of the receivers were entitled to any share. The court here held that the return disclosed no error, stating the rule thus: "The report of the referee, as well as the judgment of the Special and General Terms, having been adverse to the claim of the appellant to represent the company and to the right of said company to share in the distribution of the fund, it is incumbent upon him, in order to raise the questions presented, to show affirmatively from facts appearing in the record that the conclusions of law reached by the court, as to such claim, were erroneous. (*Phelps v. McDonald*, 26 N. Y., 83; *Carman v. Pulte*, 21 id., 547; *Grant v. Morse*, 22 id., 323.) \* \* \* "Under the well settled rules governing this court in the consideration of the determination of the trial court, we can indulge in no presumptions for the purpose of overthrowing a judgment, but as was said in *Carman v. Pulte* (*supra*), by Judge SELDEN: 'This court must presume nothing in favor of the party alleging error, but if compelled, through the imperfection of the statement of facts, to resort to presumptions at all, will adopt such only as will sustain the judgment.' When the evidence in a case is not brought before us by the record, and it does not affirmatively appear that no evidence was given which would support the legal conclusion made by the court below, we are bound to presume, in support of the judgment, that such evidence was in fact given."

*George N. Sanders*, for appellant.

*Wm. H. Ingersoll* and *Raphael J. Moses, Jr.*, for respondent.

RUGER, Ch. J., reads for affirmance.

All concur.

Judgment affirmed.

**MARY STORY, RESPONDENT, v. THE WILLIAMSBURGH  
MASONIC MUTUAL BENEFIT ASSOCIATION, APPELLANT.**

(95th New York, page 474. Decided April 15, 1884.)

ANDREWS, J — The jury found that the plaintiff was the lawful wife of Robert Story. It is claimed by the appellant that the evidence conclusively established the marriage of Robert Story to one Hannah Wright, who is still living, in the parish church of Walsall, England, in 1852, and that the marriage was never dissolved during the lifetime of Robert, but remained in full force at the time of his death in 1880.

We deem it unnecessary to examine the evidence with a view to determine whether there was any real conflict of testimony upon the issue whether the husband of Hannah Wright was the same Robert Story whom the plaintiff married at Woolverhampton, England, in 1864. That question is only material on the assumption that the plaintiff, in order to maintain the action, must have been the lawful wife of the insured. We are of opinion that the defendant's liability does not depend upon that circumstance.

It is conceded that Robert Story, in 1870, became a member of the defendant's association, and so continued until his death. During this period he continued to live with the plaintiff as his wife, as he had done since their marriage in 1864. The object of the defendant's association, as described in the constitution, was to provide for the relief of widows, orphans and heirs of deceased members. The by-laws declare that within sixty days after the death of a member, the board of directors shall cause to be "paid over to his widow, and, if no widow, then to his children or their legal custodian, and, if no children, then to the person or persons (herein provided for) entitled to receive the same, as many dollars as there were members who paid the last assessment." In June, 1878, several years after Robert Story became a member of the association, the company issued to him a certificate certifying that he was a member of the association, and that, in accordance with the requirement of the "by-laws and articles of corporation," his wife, Mary Story, was designated as his beneficiary of all funds due and payable by the association in case of his death. The certificate was executed by the president, secretary and treasurer of the corporation, under the corporate seal. The plaintiff testified that she knew of the insurance, and that with one or two exceptions she paid the assessments out of money she had earned by sewing, and this evidence was uncontroverted.

We think the instrument of June, 1878, operated as an assent by the association to the appointment of the plaintiff as beneficiary of the fund which should become payable on the death of Robert Story, and entitled her, upon his death, in the absence of any other or different appointments, to demand and receive it. It may be true that the by-law, which prescribes the obligation and duty of the association on the death of a member, contemplated a payment to the person who should be the lawful widow of a deceased member. But this was not a limitation of the power of the company, so as to prevent it from recognizing as the beneficiary a person who might be designated by the member as holding to him the relation of wife. Such designation made during the lifetime of the member, and assented to by the company, until changed by the mutual agreement of the member and the company, or at least until the arrangement was repudiated by one of the parties thereto, was binding. The non-disclosure by Story of the prior marriage was not



a fraud upon the association. Its obligation was not, in any way, enlarged by making the plaintiff the beneficiary. Nor did the appropriation of the fund for her benefit contravene the policy or objects of the association. The plaintiff for sixteen years lived with Story, believing herself to be his lawful wife. They had children dependent upon them for support. It was a case where it was the duty of Story to provide for them, and the provision he made through this insurance was in entire accord with the objects of the defendant's organization.

The trial court ruled against the plaintiff upon this point. But the facts bearing upon the question were before the court, and as they furnish a conclusive reason for upholding the judgment, it should be affirmed.

The judgment should be affirmed, with costs.

All concur.

Judgment affirmed.

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**ANN REESE, RESPONDENT, v. WILLIAM SMYTH, ACTING SUPER-  
INTENDENT. TALCOTT H. RUSSELL, RECEIVER, ETC., ET AL.,  
APPELLANTS.**

[98th New York Reports, page 645. Decided February 8, 1884.]

This action was brought by plaintiff as a policyholder of the National Life Insurance Company of this State, to procure a distribution of the fund in the hands of the Superintendent of the Insurance Department. Two rival receivers, each claiming to represent the American Life Insurance Company of Connecticut, appeared and claimed a share of said fund. An interlocutory judgment was entered, settling the rights of the parties to the fund, and a referee was appointed to fix and determine the share of those entitled under said judgment. The report of the referee was confirmed, and judgment ordered and entered. The said receivers and certain policyholders appealed. No reference was made to the interlocutory judgment in the notice of appeal.

Further facts appear in the following extracts from the opinion: "Each of the four points raised on behalf of the New Haven company, through its receiver, appear to us covered by the interlocutory judgment, which is not open to our review. The appeal is taken from the final judgment and gives no notice of an intention to review the interlocutory order. (Code of Civil Pro., §§ 1801, 1316.) We must take that, so far as it goes, as the settled law of the case, and as determining the rights of the parties.

"The New Haven company cannot have the capital of the fund, because the decree adjudges that it shall not have it, but is entitled only to a possible surplus, which the facts show cannot exist. Nor is it entitled to share with the policyholders of the New York company as the representative of the reinsured risks and the like, because the interlocutory judgment expressly adjudges that the fund shall be distributed among the policyholders of the New York company, other than the plaintiff, until they are fully paid. It may be added that there is no word of proof that the New Haven company ever became a policyholder in the New York company, even if that were possible. The New York policies it held were all surrendered or canceled policies. Upon a reinsurance in the New Haven company the New York policy was surrendered, but not assigned. If its surrender value was paid in cash it was thereby extinguished. If the insured died and the loss was paid, the policy was canceled. All this flowed from the effect of the contract

between the two companies, which put the New Haven company in the place of the New York company as to all policyholders, whose acts constituted an assent to the change. There was, therefore, and could be no assignment of the policies in question, and in virtue of their extinguishment the New Haven company did not become a policyholder in the New York company. Not being such, it was clearly excluded by the terms of the interlocutory judgment from sharing in the distribution.

"The final point made does not seem to us definitely raised in the case. And yet in the great volume of evidence, calculations, legal proceedings and exhibits which we have sought to master and appreciate, it is possible that it was somewhere raised more definitely than in the final exceptions to the judgment. The New York company became insolvent and was put into the hands of a receiver on the 21st of October, 1873. The New Haven company failed in September, 1878, so that for about five years it continued business after the insolvency of the New York company. The case now suggested is that of a policyholder in the New York company, who, retaining his policy therein, paid one or more premiums thereon to the New Haven company, and then ceased to pay at all, and the result asserted is that such policyholder lost his recourse against the remaining assets of the New York company by reason of such payment of premiums. The argument is that it amounted to a recognition of the New Haven company as insurer and an assent to the contract between the two companies. We do not think so. The insured never parted with his New York policy or transferred it. There was no necessity to pay premiums upon it in order to preserve its claim against the assets of the insolvent company. That claim remained so long as the policyholder kept his policy without transfer, surrender or cancellation. He might pay further premiums upon it as a means of procuring some additional right as against the New Haven company, and when he ceased those payments may have lost that right, but he did not thereby lose his claim upon the assets of the company whose policy he continued to hold and which he had never transferred, surrendered or canceled. On the contrary, he paid premiums on the policy he held and indicated a purpose to preserve its force against both companies and for all purposes. It cannot at all be warped into an intended abandonment of his claim against the assets of the New York company. He remained entitled to share in the guaranty fund of the company whose policy he held. He lost only any right against the New Haven company which his continued payment of premiums to it by possibility might have given him."

*Raphael J. Moses, Jr., for appellants.*

*William H. Ingersoll, for respondent.*

FINCH, J., reads for affirmance.

All concur.

Judgment affirmed.

## ANN REESE, RESPONDENT, v. WILLIAM SMYTH, SUPERINTENDENT, ETC., ET AL., APPELLANTS.

[95th New York, page 649. Decided February 26, 1884.]

This action was brought to determine the rights of the parties and to procure a distribution of a fund in the hands of the Superintendent of the Insurance Department of this State, deposited by the National Life Insurance Company to secure its policyholders. The appeal was from a judgment of General Term, affirming a judgment of Special Term, confirming the report of a referee appointed under an interlocutory judgment to determine the persons entitled to share in the fund and to value the outstanding policies, and directing distribution in accordance with the report. The only point raised upon the trial was that the referee erred in the valuation of the outstanding policies.

To the report of the referee was attached schedules showing in detail the outstanding policies and their values, respectively. The report did not state the principle adopted in computing the values, but simply that the referee examined, on oath, one Mortimore, an actuary, as to such value, and that, on the proofs taken and the report of the actuary, he finds, as matters of fact, the values to be as stated in the schedules. The report of the actuary was not included in the case. The court say: "There is nothing, so far as we can discover, in this report, or the other papers forming part thereof, which presents any question of law in respect to the valuation of the policies in question. \* \* \*

"We are unable to see how this question is presented by the case before us. It does not show what tables were used to value the policies, and there is no finding by the referee as to the principle upon which the valuations were made, but these valuations are simply reported as matters of fact found by the referee upon the testimony and report of the actuary, and other proofs taken on the reference. It would be contrary to settled rules to look into the testimony and search there for material to found an allegation of error not apparent upon the face of the report.

"The appellants have sought to supplement the case by adding, in an appendix, a copy of an affidavit of the actuary, stating the method of calculation adopted by him in computing the valuations. This affidavit is verified under date of the 12th of February, 1881, and appears to have been filed on the 18th of May, 1881, after the case was brought to a hearing at the Special Term, and is accompanied by a certificate of the clerk of Kings county that it is a transcript of an original filed in his office. It does not constitute part of the judgment-roll, and is not referred to in the judgment at Special Term, nor is there anything to show that it was ever before the court below. This mode of raising a question for review on appeal is quite unknown in practice. The affidavit forms no part of the referee's report, but was made long after that report was made and filed. It could not legitimately have been considered in the appeal to the General Term, and does not appear to have been, in fact, before it, and it has no proper place in the case on appeal to this court."

*Raphael J. Moses, Jr.*, for appellants.

*William H. Ingersoll*, for respondent.

*RAPALLO, J.*, reads for affirmance.

All concur.

Judgment affirmed.

EDWARD NEWCOMB, AS RECEIVER, ETC., RESPONDENT, v.  
CHARLES ALMY, APPELLANT.

[96th New York, page 808. Decided June 17, 1884.]

EARL, J.—On the 7th day of December, 1871, the Atlantic Mutual Life Insurance Company issued upon the life of Charles Almy a paid-up endowment policy, by which it agreed to pay Mary A. Almy the sum of \$1,454, in the event that Charles died before December 7, 1880, or, in the event of his living at that time, to pay that sum to him. On the same day it issued another paid-up endowment policy for \$2,240 upon the same life for the term of fourteen years, and the company agreed to pay the amount insured to Mary A. Almy upon the death of Charles, or in case he should live until the 7th of December, 1885, to pay the amount to him. The reserve value of these two policies at the time of the appointment of the plaintiff as receiver, in August, 1877, was \$2,779.95. At that time the company held against Almy a past due promissory note for \$2,000, and he was also indebted to it for \$226.81 for money had and received.

The plaintiff seeks to enforce payment from Almy of the amount of the note, and money had and received; and he claims an offset for the reserve value of the two policies; and the question for our determination is whether he is entitled to such offset.

At the time of the appointment of the plaintiff as receiver these policies had not become due, and it was not, therefore, known to whom they would be payable. The time had not come when, by the termination of the policies, either of them was payable, either to Almy or his wife. If he died before the times mentioned in the policies, then the sums became payable to his wife; if he survived those periods, they became payable to him. Hence both he and his wife were interested in the policies. He had no right, without her consent, to destroy or discharge the policies, and she had no right to do so without his consent. The policies did not belong exclusively to either. It is true that they had a reserve value at the time when plaintiff was appointed receiver, and for that value they were entitled to their *pro rata* share from the assets of the company. But to whom was that value payable? It did not all belong to Almy at that time, neither did it all belong to his wife. It could not then be known to whom it would ultimately be payable. Neither one could at that time demand payment of that value, or receipt for or discharge it. Either one could claim that the money should be paid into court, and invested under its direction to await the event upon which it would be determined to whom it was payable. Under such circumstances it is impossible to say that at the time of the appointment of the plaintiff as receiver the money was due to Almy, in such a sense that he could avail himself of it as an offset.

It is true that one policy, by its terms, matured on the 7th of December, 1880, so that at the time this action was commenced the defendant was solely interested in that policy and was solely entitled to the reserve value thereof. But that value was not due at the time the plaintiff was appointed receiver, and hence is not available as an offset. (*Myers v. Davis*, 23 N. Y., 439; *Martin v. Kunsmüller*, 37 id., 3:6.)

Even if Almy had a special interest in the policies, the value of which might have been computed by tables in use by life insurance and annuity companies, the case contains no data for the computation of such value. He claimed to offset the

whole of the reserve value, and as that did not wholly belong to him he was not entitled to the offset.

This is not a case of mutual credits between the insurance company and the defendant, within the meaning of 2 Revised Statutes, 47, section 86, and there are no principles of equity upon which this offset can be enforced.

We are, therefore, of opinion that no error was committed to the prejudice of the defendant in the court below, and its judgment should be affirmed, with costs.

All concur except RAPALLO, J., not voting.

Judgment affirmed.

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### GERTRUDE B. MURRAY, APPELLANT, v. THE NEW YORK LIFE INSURANCE COMPANY, RESPONDENT.

[96th New York, page 614. Decided October 7, 1884.]

ANDREWS, J. — The policies upon the life of Wisner Murray, each, contain a condition that if the assured "shall die in, or in consequence of, a duel, or of the violation of the laws of any nation, State or province," the policy shall be void. The assured died from a pistol shot from a pistol in the hands of one Berdell, upon whom the deceased and his brother had committed a violent assault, and the defense is based upon this condition in the policy. It is an undisputed fact that the brothers, acting in concert, planned the assault upon Berdell. They stationed themselves in the waiting room of the station awaiting his arrival, and when he entered the room Spencer Murray seized him by the arms from behind, and held him while his brother Wisner Murray, standing in front, beat him over the head and face with a raw-hide, striking from ten to twenty blows, inflicting severe and painful wounds from which the blood flowed profusely, covering his face and clothing. The assault was a brutal one, and, so far as appears, without provocation. Berdell testified that in the struggle to escape from Spencer Murray his hand was involuntarily brought into contact with his hip pocket, containing a pistol. He drew it from his pocket, and it appears that Wisner Murray, seeing the pistol, started toward the lunch counter, keeping his face toward Berdell and calling on his brother "to hold him and not to let him shoot." Wisner Murray jumped over the lunch counter, and as he was passing through a door into another room the pistol in the hands of Berdell was discharged, the ball hitting the assured in the forehead, causing his death.

Berdell, who was called as a witness by the defendant, testified in substance that the firing of the pistol was accidental, and was caused by the sudden jerking of his arm by Spencer Murray, who was still holding him, and that he had no intention of firing at the deceased. It is established by the great preponderance of testimony, that until after the pistol was fired Berdell was in the grasp of Spencer Murray, and was struggling to release himself. Berdell also testified that the deceased, during the time he was retreating, had a pistol, which he pointed at the witness as if aiming at him. He is confirmed as to the deceased having a pistol by another witness, and a pistol was found after the affray on the floor near where the deceased fell, a distance of about thirty feet from the place where Berdell was when the shot was fired. The witnesses differ as to the time which elapsed between the commencement of the affray and the firing of the pistol, the highest estimate given by any witness being thirty seconds.

It is not disputed that the assault made upon Berdell was a violation of law. But it is contended that as, according to the evidence of Berdell, the firing was accidental and not intentional, and as it also appears that it happened after the assured had abandoned the combat, his death was not "in, or in consequence of, a violation of law," and was not, therefore, a death excepted from the operation of the policy. The argument is that death under such circumstances, from an accidental shooting, cannot, in a legal sense, be attributed to the violation of law which preceded it, so as to bring it within the condition of the policy. There must, no doubt, be a relation between the act causing the death and the violation of law to avoid the policy. In the case of *Bradley v. Mutual Benefit Life Insurance Company* (45 N. Y., 422), involving the construction of a similar clause in a life policy, the court said: "It seems to be clear that a relation must exist between the violation of law and the death to make good the defense; that the death must have been caused by the violation of law."

It may be that the proviso in the policy was primarily intended to exempt the company from the hazard of a death from violence to which persons engaged in the execution of criminal acts are exposed, and especially where the unlawful or criminal act is such as is likely to be met by forcible resistance. It is plain that a homicide committed in self defense would be a death within the condition; so, also, a death at the hands of justice in punishment for crime. The death in these cases would be the direct and legitimate result of the criminal act. Another case, a little further removed from the violation of law as its cause, would be one where a party assailed, in the heat of passion, engendered by the act of the assured, on the moment takes the life of the aggressor, although the provocation might not be a legal justification of the homicide. Such a death we conceive might be within the condition, depending upon circumstances. If the violation of law in which the deceased was engaged was trivial, although calculated to some extent to excite opposition or resistance, but the taking of life was a result which no reasonable man could have contemplated as likely to follow from the unlawful act, there would be no such relation between the act and the death that the former could be said to be the cause of the latter. But if, on the other hand, the party killed was engaged in committing a violent assault, the natural result of which would be to arouse the passion and excite the anger of the party assailed, and in the heat of passion he killed his assailant, the death would, we think, be the result of the unlawful act within the meaning of the policy, although the party causing it exceeded the bounds of lawful resistance. As between the company and the assured his violation of law ought justly to be treated as the cause of the death, because the deceased must be assumed to have known the danger he incurred, and that a party resisting an assault under such circumstances, and whose anger is naturally excited, does not mark with exactness the line which separates lawful defense from excessive and unjustifiable force.

We have so far had in view cases where the death of a person insured was the result of the intentional act of another, or of the law. But while it is probable, as we have said, that cases of this kind were primarily in the contemplation of the parties to the contract, the words of the condition are too broad to permit them to be confined to this narrow and rigid limitation. The proviso clearly exempts the company from all risks of life which attend the violation of law, which are the natural and reasonable concomitants of the transaction. Prize-fighting is prohibited by law, and is attended with some danger. Suppose in such a friendly contest, by mishap one of the combatants strikes a blow which causes the death of the other,

would a death under such circumstances be a death in the violation of law within the policy, although there was no intention to kill? However this might be answered, we think it is clear that there may be a death in violation of law within the meaning of the policy, although not intentionally inflicted, and although it was not occasioned by the act of another. A burglar, who, in consequence of a misstep, or to escape detection, falls or jumps from the roof of a house which he is attempting to enter, and is killed, dies in violation of law as plainly as if he had been shot by the owner in defense of his dwelling. In the former as in the latter case, the death results from the criminal act, within the policy, as a natural and reasonable consequence, because, although the immediate cause of the death was the fall, yet the exposure to danger was encountered in the prosecution of the criminal purpose. Another case may be stated, of which there may, perhaps, be more doubt. Suppose the assured in this case, instead of having been killed by the pistol, had, in the struggle with Berdell, ruptured a blood vessel, or, being predisposed to heart disease, it had been brought on by the excitement of the affray, and he had died from either of these causes in the midst of the struggle. Death from a rupture of a blood vessel, or from disease of the heart, occurring independently of any violation of law, would be covered by the policy. The company assume the risks of death from these causes under ordinary circumstances. But do they assume such risk when the immediate, exciting cause of the death is a struggle originating in a criminal assault in which the deceased was engaged at the time? To exempt the company, must the death result from some peculiar and special risk connected with the commission of crime? It seems to us not, and that it is sufficient to bring a case within the condition, if there is such a relation between the act and the death that the latter would not have occurred at the time if the deceased had not been engaged in the violation of law.

In the case before us it is said that the shooting was accidental, and not voluntary or intentional, and consequently was not a death in or in consequence of a violation of law. What incidents would attend the assault by the Murrays could not be foreseen. They probably did not know that Berdell had a pistol, and if they had known it they could not have anticipated that it would be discharged in the manner stated by him; but they took the risk of his resistance to any extremity. They took the risk of any injury which might happen to them in consequence of his handling a deadly weapon, whether such injury was intentional or accidental. The case is to be considered under the actually existing circumstances of the assaultants and assailed, and if the killing under these circumstances was not an unnatural result of the attack the case is within the condition. Assuming that Berdell's statement that the shooting was unintentional was binding on the jury, and that the killing was accidental, yet the accident was the result of the struggle of Berdell to free himself from the grasp of Spencer Murray and the jerking of his arm by the latter. The accident, so-called, was caused by the assault, and the risk of injury from the discharge of the pistol was occasioned by the criminal act of the Murrays. The claim that Wisner Murray had abandoned the combat before the firing of the pistol, if true, does not meet the difficulty. He was a party to the original encounter. The struggle with Spencer Murray was continuing when the pistol was fired. If the shot had killed Spencer Murray, and he had been the person insured, there could, we think, be no doubt. It killed his brother, who was unfortunately within its range, but at a time when it is said he was attempting to escape from the scene. But he was not relieved from responsibility for the act of his confederate in a crime jointly planned, who was continuing the assault, and the act of Spencer Murray in

jerking the arm of Berdell, causing the explosion, is as to the company the act of both.

We are of opinion, assuming as true to its full extent the statement made by Berdell, that the defense was established. If, as there is some slight evidence to show, Berdell fired the pistol after he had escaped from Spencer Murray, the case is not changed. At all events, the jury upon that theory of the case might well have found, and could not justly have found otherwise, that it was fired by Berdell in the heat of passion and under circumstances which, if they did not fully justify him, made the firing and the consequent death a natural and reasonable consequence of the assault. Whether, therefore, the firing of the pistol was intentional or not, or whether Wisner Murray had or had not abandoned the combat, the jury, upon the evidence, were justified in finding as they did by the general verdict, that the assured died in, or in consequence of, a violation of law. This conclusion answers the points made upon the exceptions to the charge.

In submitting the case to the jury, the learned judge requested them to answer specifically three questions:

*First.* Did Berdell fire the shot which killed Murray intentionally?

*Second.* Was the killing of Murray justified on the ground that it was done by Berdell for his lawful self-defense?

*Third.* At the time Murray was shot, had he abandoned the combat?

The judge, at the time of submitting the questions, stated that he did not consider them necessary to a verdict, meaning thereby, as we infer, that an agreement of the jury in respect to them was not essential to a recovery. The jury returned a general verdict for the defendant, accompanied with the statement that they were unable to answer the questions submitted. The plaintiff's counsel objected to the reception of the verdict until the questions submitted were passed upon and determined by the jury, but the court overruled the objection.

We think the exception was not well taken. The case was one in which a special verdict was not required. (Code, § 1187.) The point to be determined by the jury was whether the insured died in, or in consequence of, a violation of law. The jury found for the defendant upon this issue, and as was said by Brown, J., in his very satisfactory opinion, "the jury might well have united in that conclusion, although some should think the shooting accidental and others intentional, some that it was done in self-defense, others that it was done in the heat of passion, some that the assured had abandoned the combat, others that he had turned to renew the assault upon Berdell with his pistol." It is not necessary that a jury, in order to find a verdict, should concur in a single view of the transaction disclosed by the evidence. If the conclusion may be justified upon either of two interpretations of the evidence, the verdict cannot be impeached by showing that a part of the jury proceeded upon one interpretation and a part upon the other.

The case of *Ebersole v. Northern Central Railroad Company* (28 Hun, 114) is not in point. A finding that there was no contributory negligence was in that case an essential element in the plaintiff's right of action. The agreement of the jury upon that question must have preceded the finding of a lawful verdict.

We think the judgment should be affirmed.

All concur, except DANFORTH, J., absent.

Judgment affirmed.



## VAN WICKLE ET AL. v. MECHANICS', ETC., INSURANCE COMPANY.

[97th New York, page 350. Decided November 25, 1884.]

MILLER, J.—Upon the trial of this action, the complaint was dismissed by the judge on motion of defendant's counsel upon the ground that the proof did not show that the vessel in which the coal was transported was seaworthy, which the policy of insurance required her to be. In every case of marine insurance there is an implied warranty of seaworthiness on the part of the insured, and if the vessel is not seaworthy the policy does not attach. (1 Arn. on Ins., 652, 667; 2 Para. on Cont. [5th ed.], 375; *Allison v. Corn Exchange Ins. Co.*, 57 N. Y., 87; *Draper v. Commercial Ins. Co.*, 21 id., 378; *Howard v. Orient M. Ins. Co.*, 2 Robt., 539.)

This warranty of seaworthiness is a condition precedent, the performance of which must, to entitle the plaintiff to recover, be alleged and proved by him; and if it appears that the vessel, shortly after sailing, became leaky, unfit to perform the voyage, or sinks, without encountering any peril or storm, this is presumptive evidence of unseaworthiness. (2 Arn. on Ins., 1345.)

In the case at bar the proof shows that the boat on which the cargo was, upon which the loss is claimed, within twenty-four hours after sailing, is found abandoned by master and crew, in a sinking condition, and soon after sinks and goes down, "acting," as testified to by one of the witnesses, "as if she broke in two as she was going down," and there is no evidence of any storm, or that she encountered any extraordinary peril.

The facts presented bring the case within the rule above stated, and it is very manifest that upon no sound principle of law can it be held that, under the circumstances presented, the vessel was seaworthy. Although the question has never been decided in this court, yet the distinct point was presented in the New York Superior Court in the case of *Wright v. Orient Mutual Insurance Company* (6 Bosw., 269). In that case, where a vessel sailed in the morning, and was soon after found to be leaking, and in the afternoon put back to port, the jury having found a verdict for the plaintiffs, no violent storm or extraordinary peril being shown, the court set the verdict aside, as contrary to evidence and law, and in violation of the presumption of unseaworthiness arising on such facts. In the case considered there was no evidence introduced on the part of the plaintiffs directly showing that the vessel was seaworthy, even when she started on her voyage. The claim of the plaintiffs to the contrary is without merit. The testimony of Mr. Lawrence, which is relied upon by the appellants, does not establish that the boat was seaworthy. He testified that he thought the boat was capable of carrying what coal she had on. This was not enough to establish seaworthiness in the face of the fact that within twenty-four hours after she started, without any apparent cause or reason, she sank at the dock where she was moored. Nor does the fact that she had performed other voyages safely prove her seaworthiness in contradiction of the testimony showing her loss and destruction. It cannot be said that a vessel, which, after a voyage of two or three hours, without encountering any danger or peril, sinks and disappears, was sound and seaworthy. As the case stood upon the evidence given, it is very clear that the court were entirely justified in dismissing the complaint.

The claim of the appellants that the loss of the vessel was occasioned by one of the perils insured against in the policy rests upon the assumption that seaworthi-

ness was proved at the inception of the voyage. As we have seen, this is fallacious and not sustained by the evidence. Conceding, as is claimed by the appellant's counsel, that the presumption that the perils of the sea were inadequate to produce the loss may be rebutted by proof that the vessel was actually seaworthy when she sailed, the answer is that no such proof was offered or introduced upon the trial, and no request made to go to the jury upon the evidence.

The plaintiffs claim that, it appearing that the loss of the cargo was not occasioned by any of the excepted causes contained in the policy, they should be entitled to recover upon the facts in this case, whether the loss was occasioned by the perils of the sea or not. We think there is no force in this position, and the policy contained no language which authorized a recovery upon the facts proven. This point was not raised specifically upon the trial, and the complaint was dismissed by the judge on the ground already stated.

There was no error upon the trial, and the judgment should be affirmed.

All concur.

Judgment affirmed.

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## STEPHEN O. BARNUM ET AL., RESPONDENTS, v. THE MERCHANTS' FIRE INSURANCE COMPANY, APPELLANT.

[9th New York, 191. Decided October 31, 1884.]

DANFORTH, J.—The plaintiffs, while doing business in Buffalo, obtained from the defendant a policy of insurance in the sum of \$3,500 against loss or damage by fire "on store, furniture and fixtures," contained in a certain building in that city, "to be occupied by the assured as a fancy-goods and Yankee-notion store."

The property was injured by fire on the 4th of June, 1879, and upon suit brought it was established that the liability of the defendant, if any, amounted to \$670.25, but the policy contained conditions dividing insurable property into "not hazardous," "hazardous," "extra hazardous" and "specially hazardous," and by which fire-crackers in packages were denominated "hazardous," fancy goods "extra hazardous," Yankee notions "extra hazardous," and fireworks "specially hazardous," and above the class "specially hazardous" was printed "the following merchandise \* \* \* to be covered must be specially written in the policy," and then follows a list in which is found "fireworks."

It was also therein declared "that in case the said property at any time shall be used for the purpose of carrying on therein any trade \* \* \* or for storing, using, or keeping therein any articles, goods or merchandise, or for more hazardous purposes than that called for by the original contract of insurance, \* \* \* except as herein specially provided for or hereafter agreed to by this corporation, in writing, upon this policy; or if, during its existence, the risk shall be increased \* \* \* by any means, or by the occupation of the premises for more hazardous purposes than are permitted by this policy, \* \* \* the insured shall give proper notice, in writing, and have the same indorsed, in writing, and any failure to comply with these conditions will make this policy void."

In case of loss the assured was required, among other things, to "produce a certificate under the hand and seal of a magistrate or notary public most contiguous to the place of the fire, and not concerned in the loss," stating certain particulars in relation thereto: and these provisions being complied with, it was further provided that no suit or action of any kind against the company for the recovery of

any claim under the policy shall be sustainable, unless it "be commenced within the term of six months next after the day on which any loss or damage shall occur."

At the time of the fire the plaintiffs had in the store from 650 to 700 boxes of fire-crackers, and from \$200 to \$400 worth of fireworks, consisting principally of Roman candles, rockets, and some small works like pin-wheels. All these articles were procured after the policy was issued, and unless they are fairly to be considered as forming part of the stock of a fancy-goods and Yankee-notion store, no notice of an intention to keep them was given to the company, nor its assent thereto in any manner obtained. To remove this difficulty the plaintiffs' counsel, against the objection of defendant, proved that fire-crackers and fireworks constitute an ordinary and usual and recognized portion of a stock of fancy-goods and Yankee-notion stores, and were ordinarily kept in such stores at the time of the writing of the policy mentioned in the complaint.

In this there was no error. The policy was ambiguous. To ascertain whether the assured used the store in which the insured property was placed for storing or keeping articles not permitted, or which would increase the risk, it was necessary to ascertain what articles were included in the term selected by the insurer, viz., a "fancy-goods and Yankee-notion store." The policy does not disclose it, and it is not perceived that it could be done except by proof as to the goods and merchandise usually kept in such stores. The provisions of the policy are ample to exclude by name prohibited articles from the risk, but they throw no light upon the question: What varieties of merchandise properly belong to a store characterized as was the one in this case? Fireworks are mentioned as specially hazardous, and "to be covered must be specially written in the policy." But here there was no insurance upon the stock, and the question presented by that condition does not arise. The inquiry was merely to discover whether the questionable articles formed part of the business which might properly be carried on in the store where the insured property was placed. For that purpose it was admissible, not only within the well-settled general rule that in determining the meaning of a policy regard must be had to the course of the trade to which it relates, but also within the cases in this court upon the precise point. (*Pindar v. Kings Co. Fire Ins. Co.*, 36 N. Y., 648; *Steinbach v. Lafayette Fire Ins. Co.* 54 id., 90.) The evidence was sufficient to justify the referee's findings in accordance with it, even if it is considered—as the appellant claims it should be—as relating only to the city of Buffalo and its vicinity. The subject of the insurance was at that place, and the underwriters knew, or ought to have known, the usage and course of business in connection with which the policy was issued, and must be assumed to have made their contract with reference to it. There was, then, no breach of any condition of the policy, and the plaintiffs established a cause of action.

The appellant objects to its enforcement, however, upon the grounds, *first*, that although the plaintiffs produced the certificate of a notary public in due form, "he was not the notary referred to in the policy, because he was not the one most contiguous to the place of fire," and *second*, that the action was not commenced within the time specified in the policy. It appeared, however, that proofs of loss were given in due season, and objections upon various grounds made to their sufficiency. The notary in fact resided within four hundred feet of the fire, and no defect in this respect was pointed out until after the commencement of the action. It was then too late. (*O'Neil v. Buffalo Fire Insurance Company*, 8 N. Y., 122.) As to the remaining point, the proofs of loss were furnished June 13, 1879, and then

followed an active correspondence between the company and the insured and their attorneys, the former claiming that the proofs of loss should be amended in several particulars, and also deprecating a suit and proposing and urging an arbitration or reference of the claim of the assured, until by letter of the 24th of January, 1880, the insurers directed their attorneys to enter an appearance in this matter. It was done on the 26th of January, 1880, by service on the attorneys of the insured of notice of retainer, entitled "In the Supreme Court," and demanding a copy of the complaint to be served on the attorneys for the insurers at their office. On the twenty-eighth of January, the summons and complaint in this action (in the Superior Court of Buffalo) was served on the defendant's attorneys by mail. The defendant again sought to arbitrate, and requested and obtained from plaintiffs' attorneys an extension of the time to answer to March twenty-five, and did in fact answer the complaint on the twenty-fourth of March.

As regards the defense setting up that the action was not commenced in time, the learned counsel for the appellant concedes that the time to bring the action did not expire until February 13, 1880. The referee found that it was in fact commenced on the twenty-eighth of January of that year. Upon the facts stated it can hardly be pretended that the application now sought to be made of the condition in question is either "just or honest," and it is said that in such case only "should it be permitted to defeat a recovery." (*Mayor, etc., v. Hamilton Fire Insurance Company*, 89 N. Y., 45; *Hay v. Star Fire Insurance Company*, 77 id., 235.) Nor does it apply except where the proofs of loss were originally complete and received without objection (*Ames v. New York Union Insurance Company*, 14 N. Y., 254), nor where the delay is occasioned by the demand of underwriters for other particulars. (*Mayor, etc., v. Hamilton Fire Insurance Company, supra*; *Ames v. Union Fire Insurance Company, supra*; *Hay v. Star Fire Insurance Company, supra*.)

The defendant may, by objecting to the proofs of loss, impose upon the assured the duty of making them complete, and removing, if possible, the dissatisfaction of the insurer, and if he chooses to do so, the delay is mutual and the time of limitation necessarily extended. That was the case here. On the sixth of August the defendant, by letter, requested the plaintiffs to amend their proofs of loss in various specified particulars, as to the origin of the fire, when it occurred, and whether there were at the time of the fire, or had been immediately preceding it, fire-works within the store in question, and inclosed blank proofs of loss to be filled up. Some information was given, but on the fifteenth of August the defendant replied that it was insufficient and wanted full answers to the questions of the preceding letter. This was repeated on the twenty-eighth of August and a compliance with the policy requested, and the defendant says: "We will accept nothing short of a full and complete proof of loss, embracing the points propounded in letter of August 6, 1879, and desire to make this request so plain that you cannot misunderstand it. The loss of time mentioned by you is attributable to yourselves only. Please read policy conditions and make satisfactory proofs of loss at once."

The complaints on the part of the defendant, and efforts on the part of the plaintiffs to comply with them, continued until December. These facts are undisputed. Each party, therefore, assented to the delay, and while the negotiation was in progress the defendant could not be called upon to pay, and consequently the cause of action did not accrue. (See cases, *supra*, and *Steen v. Niagara Fire Ins. Co.*, 89 N. Y., 315.) But in any view of the case the action was in time. When the attorneys were authorized by the defendant to appear for it no suit was pend-

ing, but there was a controversy or "a case" against it in favor of these plaintiffs. The insurance company anticipated the commencement of an action, and its attorneys gave a formal retainer. This could not bind the plaintiffs to commence their action in the court named by them, but they were authorized to act for the defendant in such action as should be commenced, and service on them was made equivalent to service on the client. The process and complaint were served on the day named by the referee, and were retained by the defendant's attorneys as if in conformity with the demand, and the answer of the defendant was to the complaint thus served. It related to a state of things existing at the time of the service of that pleading, and that act of acquiescence was an admission that the parties answering had been brought into court, not that they went in uninvited. When the complaint was thus served, the time limited by the condition, however the facts are construed, had not expired, and if the defendant did not intend to receive it, as in compliance with its demand, it should have been returned. We think no defense was established and that judgment properly went against the defendant.

The judgment should be affirmed.

All concur, except RAPALLO, J., absent; EARL, J., in result.

Judgment affirmed.

## IN THE MATTER OF THE COLUMBIAN INSURANCE COMPANY.

[94th New York, page 686.]

Agree to affirm; no opinion.

All concur.

Order affirmed.

## (ACCOUNTING OF GEORGE A. OSGOOD, RECEIVER.)

[First Department, August Term, 1883, 30 Hun, page 312.]

*Receivers of insolvent corporations — accounting by them — may be revived and continued against their executors — Code of Civil Procedure, §§ 414, 452.*

Where, during the pendency of proceedings for an accounting instituted by the receiver of an insolvent insurance company, one of the receivers dies, the court has power to make an order reviving and continuing the accounting against his executors, and directing them to come into such accounting and stand by such orders and decrees as may be made therein.

*Matter of Foster* (7 Hun, 129) followed.

APPEAL from an order directing that the proceedings in relation to the accounting of George A. Osgood, as receiver, be revived and continued against his personal representatives, and that they come in and be made parties to the present accounting.

*John M. Bowers* for executors of George A. Osgood, appellants.

*John McDonald* for petitioning creditors, respondents.

BRADY, J. — The Columbian Insurance Company appears to have been adjudged insolvent in February, 1866, and Joseph Morrison and Benajah Liffingwell were

appointed receivers. Morrison having resigned, George A. Osgood was appointed in his place by order of April 11, 1866. Subsequently Liffingwell died, and Cyrus Curtis was appointed in his place by order of July 21, 1866.

Immediately after Liffingwell's death, it appears that his personal representatives applied for and had an accounting. Subsequently, and in January, 1866, Messrs. Osgood and Curtis accounted, in pursuance of an order of this court on a reference, and the report of the referee was confirmed.

It further appears that in 1874 there was another accounting instituted on the petition of these receivers, which was referred to Charles A. Peabody, Esq. Pending this reference, Mr. Curtis died, and John P. Paulison was appointed receiver in his place, and the executors of Curtis were brought into the accounting by order duly made upon their consent.

Pending this proceeding Mr. Osgood died, leaving a will which was duly probated and in which he named as his executors the present appellants, William H. Osgood and Eliza V. Osgood, both of whom were duly qualified. Thereupon and in due time a petition, emanating from the proper source, was presented at Special Term, asking for an order reviving and continuing the accounting against such executors, and directing them to come into such accounting and to stand by such orders and decrees as might be made therein. The application was granted, and from the order thus made this appeal was taken. The learned justice in the court below based his decision upon the *Matter of Foster* (7 Hun, 129), *Lieermore v. Bainbridge* (49 N. Y., 130), and sections 414 and 452 of the Code of Civil Procedure.

The power of the court to make this order is elaborately discussed in the briefs of both the appellants and the respondents, but the adjudication first mentioned, namely, the *Matter of Foster*, is regarded as decisive of the power and authority of the court to make the order and the propriety of directing it as well. There is no difference in principle between the two cases. In the *Matter of Foster*, Mr. Hoguet was one of the trustees to carry out the provisions of the will of James Foster, Jr., and while acting as such trustee he presented his petition to be relieved from the trust, and such proceedings were had, that the prayer of his petition was granted. It was held that the order then made was conclusive upon persons made parties to the proceedings unless subsequently opened or vacated by the court, or set aside for some alleged fraud by direct action for that purpose. Subsequently, on application by the *cestui que trust*, the order was opened and an accounting ordered. Pending the accounting Mr. Hoguet died and an application was made for an order reviving and continuing the proceedings against his personal representatives. It was contended in that case that the order to revive the abated proceeding could not be supported, and in the dissenting opinion which was delivered, it was argued that the laws effecting and controlling the revival of proceedings related to actions only and not to special proceedings, but this view did not prevail. The principle applied to that matter must control in this therefore. The power of the court over the proceedings cannot be questioned, nor can the power of the court over one of its officers be the subject of debate.

The receiver is an officer of the court and is a *quasi* trustee, whose duty it is to garner up the estate to which his appointment relates, and hold it for such distribution as the court may direct. It is, therefore, in *custodia legis*. The same authority may be exercised over him as over a trustee, and indeed the jurisdiction of the court over him is less restricted than over the trustee, whose duties and obligations may be limited by the power which created it. There can be no question that the proceeding could not be continued without the presence of the executors

of the receiver, and it must be supposed also that they are in possession of such information as may be necessary to enable them properly to protect the interests of the testator, while doing justice to the creditors of the company of which their testator was appointed receiver. It must be said also, that if any doubt existed as to the power of the court to make the order appealed from, section 452 of the Code of Civil Procedure is sufficiently broad in its provisions to confer the authority. It declares that the court may determine the controversy as between the parties before it, and that where a complete determination of such controversy cannot be had without the presence of other parties, the court must direct them to be brought in. The word used in this section is not "action," but "controversy," and it necessarily embraces such a proceeding as this. The coming in of the executors of Mr. Osgood was absolutely necessary to determine the controversy, and as the proceeding was pending, it seemed to be unnecessary circumlocution to require the petitioners to commence *de novo*, and in another form, according to some of the earlier cases, which intimate that the revival can be accomplished only by an action for that purpose. It is unnecessary, however, to extend this discussion, because the matter of Foster is regarded as one in which the discussion covered the point involved in this appeal, and as adverse in its results to the appellant's success. The order appealed from must, therefore, be affirmed, but without costs.

DANIELS, J. — The conclusion for the affirmance of the order is well sustained by the legal necessities of the case, as well as by precedent authority. The appeal, therefore, is groundless, and the costs and disbursements of the respondent should follow the affirmance of the order.

DAVIS, P. J. — I concur that the order should be affirmed. There seems to me to be no good reasons which should excuse the appellant from the usual costs of the appeal. I concur with my brother DANIELS, that the affirmance should be with costs and disbursements.

Order affirmed, with ten dollars costs and disbursements.

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## IN THE MATTER OF THE SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

[96th New York Reports, page 654. Decided March 4, 1894.]

All agree to affirm.

No opinion.

All concur.

Order affirmed.

## MEMORANDA OF CASES NOT REPORTED IN FULL.

[First Department, October Term, 1883. 81 Hun, page 36.]

*Receiver of an insolvent insurance company—his fees are to be fixed by the court under sec. 3220 of the Code of Civil Procedure—the rate by sec. 2 of chap. 378 of 1883 is not applicable where the receiver was entitled to his fees before that act was passed—when he is entitled to commission upon the amount of mortgage incumbrances paid by him on the sale of real estate belonging to the trust.*

APPEAL from an order confirming the report of a referee in the settlement of the accounts of the receiver of an insurance company.

The court at General Term said: "In support of the appeal complaint has been made of the amount allowed to the receiver for his commissions, and it has been insisted that they should be restricted to the commissions allowed by law to executors and administrators.

"This proposition has been urged upon the attention of the court as a proper one to be adopted, for the reason that such receivers should be held to be receivers of moneyed corporations. And by section 2, chapter 3 of the Laws of 1842 (3 R. S. [5th ed.], 530, § 149) it was in general terms provided and declared that receivers of moneyed institutions should receive no greater or other commission or compensation for their services than such as were allowed to executors and administrators. And it was this section which was probably intended to be amended by chapter 442 of the Laws of 1879, which declared and continued this rate of compensation, with the restriction that it should in no case exceed \$10,000 per annum. Learned judges have, in the most unequivocal terms, declared insurance companies to be moneyed corporations within the signification and intent of this phraseology as it has been used in the statutes. (*Mutual Insurance Company v. Supervisors of Ellis County*, 4 Comst., 442; *People ex rel. Mutual Insurance Company v. Supervisors of New York*, 16 N. Y., 424, 438; *Attorney General v. Chenango Mutual Insurance Company*, 12 Barb., 671.)

"And under these statutory provisions, and the decisions made by the courts, it might very well be held, if the point could still be considered an open one, the receiver's commissions should be limited to these rates. But the court is not now at liberty so to construe or apply them. For under the case of *Attorney General v. Guardian Mutual Insurance Company* (93 N. Y., 681), the receiver, acting under a similar appointment, was allowed the sum of five per cent by way of commissions upon the assets of the company passing into his possession.

"The order making this allowance was dated on the 23d of December, 1883, and it was afterwards affirmed both by the General Term and the Court of Appeals.

"It did not appear in that case, as it has in the present case, under what particular statutory authority the receiver was appointed. But it did appear that he had been appointed by the court receiver of a similar corporation to the Security Life Insurance Company, and that the services performed by him under his appointment were of the same general nature.

"And section 3220 of the Code of Civil Procedure was probably regarded as a controlling authority over the application made in his behalf for the allowance of his commissions, for no other provision has been found conferring the power upon the court to make the allowance which was directed and sanctioned in that case. By this section the court or judge by whom the receiver has been appointed was authorized to prescribe his compensation at a sum not exceeding five per



cent upon the sums received and disbursed by him, provided the particular case in which the application should be made was not otherwise specially provided for by statute, and the courts must have considered such application not to have been within the special provisions of any other statute, in order to warrant the exercise of this authority. And assuming that to have been the consideration and determination of the court, it would follow from it that the statute restricting the compensation to the commissions allowed to executors and administrators were inapplicable to a receiver of an insolvent life insurance company. This conclusion appears very necessarily to follow from the final determination made in the case of the Guardian Mutual Insurance Company.

"For the like reasons the present case cannot be considered as included within section 18 of chapter 903 of the Laws of 1869, subjecting the receiver's claim for compensation to the determination of the Superintendent of the Insurance Department. And beyond that, while it has been stated in the points of two of the counsel representing the appellants that this receiver was appointed under the authority of this act, no evidence has been found in the case justifying that position.

"It has further been insisted that this receiver's compensation should be limited to the rate mentioned in section 2 of chapter 378 of the Laws of 1883. But this act is not applicable to the present case, for the right of the receiver to his commissions had become perfected before the passage of this act, and the application for the examination and the settlement of his accounts had before that time been referred to a referee, whose report was made on the 2d of April, 1883. A final and supplemental account was presented by the receiver, which was sworn to on the 1st of March, 1883, and adopted substantially as presented by him. The act of 1883 was not passed until the eleventh day of April, and cannot justly be held to be applicable to the commissions of this receiver; for his trust had been practically brought to a definite conclusion before the time of its passage.

"He had received up to the 1st of March, 1883, the sum of \$397,274.23. He had at that time disbursed by way of payments the aggregate sum of \$333,334.76, leaving the balance of \$63,939.46, and office furniture of the value of \$100, in his hands still to be distributed. The time, therefore, then arrived when he was entitled to have his commissions calculated and allowed for what was to be done upon the final settlement and disposition of his accounts. (*Matter of Bank of Niagara*, 6 Paige, 213.) His duty and obligation to account had become complete before the passage of the act of 1883, and he was consequently entitled to such commissions as had been secured to him for his services by the preceding legislation of the State. His right to that measure of compensation had become vested, and there was nothing in the last act which could deprive him of it. That is the construction which has been given to the statutes prescribing the compensation of attorneys and counselors. They are entitled to the rates fixed by law at the time when the services themselves have been rendered and the right to their fees has accrued. (*Superior v. Onondaga v. Briggs*, 3 Denio, 173.) Both reason and justice seem to combine in applying this principle to the compensation of receivers, and that it should be held equally applicable to them. \* \* \*

"In the aggregate sum stated to have been paid by the receiver was the amount of \$100,000 secured by a mortgage given by the insurance company upon real estate purchased by it and situated in Pine street, in the city of New York, and it has been strenuously objected that the receiver was not entitled to commissions upon this sum of money. But it was made to appear by his own evidence that by the terms of the sale of the property, which was for the sum of \$125,000, he obli-

gated himself to pay off and discharge this mortgage. It is stated that the purchaser would not take the title in any other manner, and that the receiver did, as a matter of fact, by his own certified check, pay the mortgage standing against the property, and after doing so received the purchaser's check for the purchase-price of \$125,000.

"This transaction was not, therefore, within the principle of the cases holding that executors, trustees or receivers selling property subject to incumbrances upon it are not entitled to commissions upon the amount of the incumbrances. For in that class of cases the incumbrances themselves were not paid, but the purchaser received the property subject to that which was upon it, while in the present case, as a strict matter of fact, the receiver did pay off the incumbrance and sold the property free and clear from it. The transaction involved the actual payment of this sum of \$100,000 by him, and within the terms of the statute he was entitled to his commissions upon it as so much money which he had received and disbursed.

"The case in this respect materially differs from the advancement of money by a receiver to pay taxes upon lands held by him in his official capacity and afterwards reimbursed to him by means of the proceeds of their sale. For in that case, if commissions were allowed to him upon such a transaction, he would receive double commissions upon the same sums of money passing into his hands, for he would then have commissions upon the original receipt and the final disbursements of the moneys, and also upon their advancement for the payment of the taxes and their subsequent reimbursement out of the proceeds of the property, and that the law would neither permit nor sanction. While in the present instance but one commission has been claimed or allowed, and that is upon the sum actually received and as certainly expended by him in this transaction. In this respect the case differs very materially in its facts as well as in principle from that of *Attorney General v. North America Life Insurance Company (supra)*.

"Under the plain terms of the statute, this receiver was entitled to the commissions allowed to him on this transaction." \* \* \*

*Leslie W. Russell*, attorney general, for the people.

*Raphael J. Moses, Jr.*, and *William Barnes*, for certain policyholders, appellants.

*Hamilton Cole*, for the receiver, respondent.

Opinion by DANIELS, J.

DAVIS, P. J., and BRADY, J., concurred.

Order modified as directed, and affirmed as modified, without costs.



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# INSURANCE LAWS

OF THE

STATE OF NEW YORK.

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PASSED IN 1884.

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# INSURANCE LAWS

OF THE

STATE OF NEW YORK.

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PASSED IN 1884.

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# INSURANCE LAWS.

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## Chapter 29.

**AN ACT** to repeal section four of chapter forty of the Laws of eighteen hundred and fifty-seven, entitled "An act to extend and amend the charter of the Glen Cove Mutual Insurance Company, passed March twenty-ninth, one thousand eight hundred and thirty-seven."

PASSED March 10, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section four of chapter forty of the Laws of eighteen hundred and fifty-seven, entitled "An act to extend and amend the charter of the Glen Cove Mutual Insurance Company, passed March twenty-ninth, one thousand eight hundred and thirty-seven," is hereby repealed.

§ 2. This act shall take effect immediately.

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## Chapter 38.

**AN ACT** legalizing the proceedings of the annual meeting of the Southern Tier Masonic Relief Association, held January fourteenth, eighteen hundred and eighty-four.

PASSED March 14, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:-*

SECTION 1. So much of the provisions of section sixteen of chapter one hundred and seventy-five of the Laws of eighteen hundred and eighty-three as relates to changes in by-laws of co-operative or assessment life or casualty insurance associations and societies shall be held and deemed not to apply to the proceedings of the annual meeting of the Southern Tier Masonic Relief Association, held at the city of Elmira, on the fourteenth day of January, eighteen hundred and eighty-four; and the amendments to the by-laws of said association, adopted at said meeting, are hereby declared to be of the same validity, force and effect as though said association had caused said amendments to be mailed to the members and directors of said association, together with a notice of the time and place when the same would be considered in accordance with the requirements of said section.

§ 2. This act shall take effect immediately.



## Chapter 34.

**AN ACT** to amend section four, chapter seven hundred and thirty-nine of the Laws of eighteen hundred and fifty-seven, being an act to authorize the formation of town insurance companies.

PASSED March 24, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section four of chapter seven hundred and thirty-nine of the Laws of eighteen hundred and fifty-seven is hereby amended so as to read as follows:

§ 4. The directors of such company may issue policies, signed by their president and secretary, agreeing in the name of such company to pay all damages which may be sustained by fire for a term not exceeding five years, by the holders of such policies, not exceeding the sum named in said policy, and which shall not exceed the sum of seven thousand dollars in any one risk.

§ 2. This act shall take effect immediately.

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## Chapter 93.

**AN ACT** to authorize marine mutual insurance companies to change to capital stock insurance companies.

PASSED April 4, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Any marine mutual insurance company heretofore chartered by the legislature of this state under a special act, or any marine mutual insurance company now incorporated, or which may hereafter be incorporated under any general act or law of this state, may, by conforming its charter to, and otherwise proceeding in accordance with, the laws of this state, with the consent of three-fourths of the whole number of its trustees or directors, and with the written consent of the holders of three-fourths of the whole amount of the outstanding scrip, after giving notice once a week for six weeks of their intention in two newspapers to be designated by the superintendent of the insurance department, change the plan of its business from that of a mutual insurance company to that of a capital stock insurance company, by converting the outstanding certificates of profits of those so consenting, into capital stock in shares of not less than fifty dollars each, within such period of time, and at such price, not exceeding its par value, and under such conditions and regulations as the trustees or directors may fix and establish for that purpose, and may also, upon application therefor being made to the company, by the holders thereof, convert the remaining outstanding certificates of profits in whole or in part into capital stock as aforesaid, at the option of the said holders redeem the same at the market price or value thereof, said market price or value to be determined by a disinterested person appointed by a judge of a court of record of this state. But the capital stock thus created shall in no case exceed the cash value of the assets of such marine mutual insurance company, which assets

shall not amount to less than two hundred and fifty thousand dollars, nor shall any such marine mutual insurance company change the plan of its business as aforesaid, to that of a capital stock insurance company, until the superintendent of the insurance department shall first have examined into the cash value of the assets of such company, and shall have issued his certificate in writing that such company has complied with the provisions of this act, and is in a safe and proper condition to continue the business of marine insurance, a copy of which certificate shall be recorded in the office of the said superintendent and in the office of the secretary of state. And the trustees or directors shall have power to make all necessary by-laws and regulations to conform to such changes in the business of the company.

§ 2. The holders of said capital stock shall be entitled in the election of trustees or directors to one vote for each share of stock held by them respectively, such votes to be given either in person or by proxy.

§ 3. This act shall take effect immediately.

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## Chapter 116.

### AN ACT regarding exemptions from execution and process.

PASSED April 8, 1884; three-fifths being present.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. The exemption from execution and process of the beneficiary fund of any corporation organized under the laws of this state, having among its objects to aid, assist and support members or their families in case of want, sickness or death, by insurance of the life or health of its members upon any co-operative or assessment plan, now provided by the act creating such corporation, or under which it is organized, is hereby declared to extend to that part of such beneficiary fund paid to the widow of a deceased member of such corporation designated as the beneficiary thereof and to exempt the same from execution for her debts.

§ 2. This act shall take effect immediately.

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## Chapter 132.

AN ACT to further amend chapter three hundred and sixty-two of the laws of eighteen hundred and eighty, entitled "An act to provide for the formation of county co-operative insurance companies."

PASSED April 12, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section nine of chapter three hundred and sixty-two of the laws of eighteen hundred and eighty, entitled "An act to provide for the formation of county co-operative insurance companies," is amended to read as follows:

§ 9. The companies formed under the provisions of this act may classify the

property or buildings insured therein at the time of insuring, and issuing policies under different rates, according to the risk from fire, which may be attached to buildings insured. Whenever the amount of any loss or damage is ascertained which exceeds in amount the cash on hand of the company, such officer as shall be determined in the by-laws of the company shall convene the directors or executive committee, who shall make an assessment upon all the property insured *pro rata*, according to its classification sufficient to pay what the cash in hand falls short of paying, or for the whole loss or damages as the directors or executive committee may decide best for the interest of the company. In case the directors or executive committee deem it to be for the interest of the company, they may make an estimate of such sum as in their judgment will be necessary to pay all losses, damages and expenses for the current year and supply any deficiency in the preceding year, and proceed to assess, levy and collect the same of the members of the company at such time as in their discretion will be most advantageous to the company; such assessment to be made, *pro rata*, upon all the property at such time insured, according to its classification, sufficient to pay said amount so estimated to pay the losses, damages and expenses for the current year, but not more than one such general assessment shall be made in each current year. No assessment made by the directors or executive committee shall be illegal or invalid because the same or any part thereof shall be for the purpose of paying any money borrowed by the directors or executive committee, and used in the payment of any claim for loss or damage against said company.

§ 2. Section ten of said act is hereby amended to read as follows:

§ 10. It shall be the duty of the secretary, within thirty days, to notify every member of said company, by written or printed, or partly written and partly printed notice, signed by the secretary, that an assessment has been made, and the amount due from such member as his share of the loss or damage, or as his share of the general assessment made for the current year, as determined by said directors or executive committee, and the time when and to whom such amount must be paid; such time shall not be less than thirty nor more than sixty days from the date of such notice, the cost of expense and collection to be regulated by the by-laws of the company: such notice may be served personally or by mail, and if by mail it shall be deposited in the post-office at the place where its principal office is located, or where said secretary resides, directed to each member at his place of residence or business, and the postage prepaid.

§ 3. Section eleven of said act is hereby amended to read as follows:

§ 11. Suits at law may be brought against any member or members of any company organized under the provisions of this act, by the president, in the name of the company, in any of the courts of this state having competent jurisdiction, to recover all assessments that any member neglects or refuses to pay when made upon him or them under the provisions of this act or the by-laws of the company; and in case the president is obliged to bring suit to collect any assessment as aforesaid, he shall be permitted to recover the amount so assessed, with fifty per cent of such assessment to be added thereto in addition to lawful interest, as a penalty for such neglect and refusal to pay within the time required. Any member or members of said company who neglects or refuses to pay his or their part of any assessment, or for any other reason satisfactory to the directors or executive committee, may be excluded (by a majority of the directors or executive committee as the by-laws may prescribe) from the company, and when thus excluded the secretary shall cancel or withdraw his or their policy or policies, which shall prevent him or

them recovering for any loss or damage after such exclusion by the directors or executive committee ; but nothing herein contained shall prevent the collection of such assessment, and the penalty aforesaid, in any suit at law which may have been made prior to such exclusion. It shall be the duty of the officers of any company formed under this act to proceed to collect all assessments within thirty days after the expiration of the notice to pay the same, and any neglect or refusal on their part to endeavor to collect as aforesaid, or to perform any of the duties imposed by this act, shall render them liable in their individual capacity for the amount lost to the person or persons who lose by their refusal or neglect, and suit at law may be maintained by such party against such officers to collect such amount. In case any member of said company shall be excluded therefrom as herein provided, and the policy issued to him or her shall be canceled, it shall be the duty of the secretary forthwith to enter such cancellation and the date thereof on the record of policies kept in the office of the company, and to serve notice of such cancellation on said members of the company so excluded, either personally or by mail, and if by mail the postage thereon shall be prepaid, and it shall be directed to said member at the post-office address named in his application for insurance, and from and after personal service of said notice, or five days after mailing notice as aforesaid, said policy shall be canceled and all liability of the company by virtue thereof shall cease and determine. Provided that in the event of the termination of any policy issued by said company, the owner of such policy shall be entitled to a repayment of an equitable proportion of all unearned money to which he has contributed.

§ 4. This act shall take effect immediately.

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## Chapter 171.

AN ACT to incorporate "The Jewelers' Safety Fund Society," of the city of New York.

PASSED APRIL 21, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. The following named persons and their successors: Enos Richardson, Henry Randell, Ira Goddard, Samuel W. Saxton, James C. Aikin, Samuel O. Scott, Charles G. Alford, William R. Alling, Frederick S. Douglas, Courtland E. Hastings and Henry Hayes are hereby constituted a body corporate by the corporate name of "The Jewelers' Safety Fund Society," and such society shall possess the usual powers of corporations in the state of New York, and its principal place of business shall be in the city and county of New York.

§ 2. The corporation hereby created shall have power to insure manufacturers or importers of, and wholesale or retail dealers in watches, watch movements, jewelry, diamonds, precious stones, plate, ornaments and similar goods, against loss of or damage to any such merchandise, goods or articles owned by such manufacturers, importers or dealers, or held by them in trust or on commission, or sold but not delivered, or in which they have any interest or for which they are in any respect liable, by any and all risks of fire, theft, barratry and embezzlement, and any and all risks of transportation by land or water, during all or any period or periods of

time whilst such merchandise, goods or articles are outside of the stores, offices and manufactories of the assured, whether the same are in the custody of the assured, their clerks, salesmen, agents or servants, or of any express or transportation line, or in letters or packages in the mail, or in the custody of any other person or corporation, to whom they may have been intrusted or delivered by or on behalf of the assured, their clerks, salesmen, agents or servants.

§ 3. The said corporation may, for the purposes aforesaid, issue to the members thereof policies of insurance signed by its president, and by its treasurer or secretary, agreeing, in the name of said corporation, to pay all loss or damage which may be sustained by the holders thereof by means of any or all of the aforesaid risks, during the term or period specified in such policies, not exceeding the sum named therein.

§ 4. The persons named in section one of this act shall be the directors of said corporation, to serve until their successors shall be elected as hereinafter provided.

§ 5. The directors shall adopt by-laws not inconsistent with this act to prescribe the qualifications and mode of admission of members; the admission fees or dues payable by members; the manner of holding meetings of members or directors other than the annual meetings, and the number necessary to constitute a quorum at such meetings; the powers and duties of officers and committees; the terms and conditions of policies; the rates of premium; the manner of receiving and passing upon applications for insurance and of adjusting and paying losses; and such other details of carrying on the business of said corporation as they shall deem necessary. Such by-laws shall also provide for the receipt and approval by the directors of a certain aggregate amount of applications for insurance before said corporation shall issue any policy of insurance, and may be rescinded, amended or altered in the manner therein provided for. An individual, co-partnership, or incorporated or unincorporated company, may be a member of said corporation under such regulations as shall be prescribed by the by-laws.

§ 6. There shall be an annual meeting of the members of said corporation at the city of New York, on the second Wednesday of January in each year, at which a board of eleven directors shall be elected by a majority of the votes of the members present in person or by proxy, each member being entitled to one vote for each sum of one thousand dollars of insurance by said corporation then held by such member. Seven members shall be required to constitute a quorum at such annual meeting.

§ 7. The directors shall annually elect from their own number a president and vice-president, and shall select five of their number who, with the president and vice-president, shall constitute an executive committee. The directors shall also appoint a treasurer and secretary, but the same individual may be both treasurer and secretary; and such officers need not be members of the corporation.

§ 8. The said corporation shall have power to levy assessments for the payment of losses arising under its policies of insurance, such assessments in every case to be made upon all holders of policies of said corporation at the time when the loss for which the assessment is levied occurred, including the holder of the policy under which the loss occurs, and upon no others. Each policyholder liable to assessment as aforesaid shall be assessed in a sum bearing the same proportion to the total amount assessed as the amount of insurance held by such policyholder at the time the loss occurred bears to the total amount of insurance by said corporation in force at that time. In case of the death or dissolution of any policyholder after a loss shall have occurred, such assessment shall be levied upon the

personal or legal representatives or successors of such policyholder, to be paid out of the estate or assets of such policyholder in due course of administration or liquidation. The mode of levying such assessment, and notifying the policyholders thereof, shall be prescribed by the by-laws, and the sum assessed upon each policyholder shall become due and payable to said corporation at the expiration of sixty days from the service of such notice.

§ 9. Any policy issued by said corporation may be canceled by the directors at any time by giving ten days' notice in writing to the holder thereof, and repaying such part of the premium paid thereon as shall be proportionate to the unexpired term thereof; and any member may at any time surrender any policy held by him upon giving thirty days' notice thereof in writing to the corporation, and thereupon shall be entitled to receive back such rebate of premium as may be established by the by-laws; and any member may withdraw from membership in said corporation by giving thirty days' notice in writing of such withdrawal, and surrendering all policies held by him as above provided; but any member whose policy shall be so canceled or surrendered, or who shall so withdraw from membership, shall continue liable to assessment in accordance with the provisions of section eight of this act, for payment of losses which occurred prior to such cancellation, surrender or withdrawal.

§ 10. This act shall take effect immediately.

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## Chapter 283.

AN ACT to provide for the transfer of securities and property by bankrupt corporations to the receivers of such corporations and for the transfer by the superintendent of the insurance department to receivers of insolvent life insurance and annuity companies of funds and securities deposited with such superintendent by such companies for the security of policyholders.

PASSED May 18, 1884.

*The people of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. In all cases where receivers have been or shall be appointed for any corporation of this state other than an insurance company on application by the attorney general, all property, real and personal, and all securities of every kind and nature belonging to such corporation, no matter where located or by whom held, shall be transferred to, vested in and held by such receiver; provided, however, that such transfer shall only be made when directed by an order of the supreme court, due notice of the application for such order having been made on the attorney general and the custodian of the funds, securities or property.

§ 2. In every case where a life insurance or annuity company has been or hereafter may be dissolved and a receiver thereof appointed, upon the application of the attorney general, or by action begun in the name of the people of the state of New York, each and every security and fund which shall have been deposited by such company prior to its dissolution, with the superintendent of the insurance department for the security and protection of its policyholders or any class of such

policyholders, under the statutes in such cases made and provided, may by an order of the supreme court made at a special term thereof held within the judicial district in which the principal office of such company was located, prior to its dissolution, upon the application of the attorney general, after service of eight days' written notice of such application upon the superintendent of the insurance department, be transferred from the said superintendent of the insurance department to the receiver of such company; and thereupon the said superintendent shall deliver such funds and securities to such receiver, and in him the title thereto shall immediately vest. Such receiver shall thereupon convert such securities and funds into money, and shall distribute the proceeds thereof, and of each and every class of such funds or securities, among the respective holders of valid policies of such company for whose benefit and security the deposit or deposits were originally made proportionately to the respective valuations of such policies, as shall be ascertained in proceedings taken by such receiver for the valuation of policies and the determination of the liabilities of such company, under the statutes in such cases made and provided, and the course and practice of the supreme court in cases of insolvent corporations, until such valuation shall have been paid in full. If any portion of such proceeds shall then remain, such balance may, under an order of the supreme court in such behalf duly made at special term, be made a part of the general assets of such receivership, and thereupon be distributed by said receiver in payment of or upon the general liabilities of such dissolved company according to law.

§ 3. This act shall take effect immediately.

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## Chapter 338.

### AN ACT to amend the charter of the Agricultural Insurance Company of Watertown, New York.

PASSED May 28, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. The charter of the Agricultural Insurance Company of Watertown, New York, is hereby amended so as to read as follows:

§ 1. The name of this company shall be Agricultural Insurance Company.

§ 2. The capital stock of this company shall be five hundred thousand dollars, divided into five thousand shares of one hundred dollars each.

§ 3. This company is formed to make insurance, on the joint-stock plan, against loss or damage by fire and lightning, on farm property, private residences, barns and outbuildings with their contents, and on other property not more hazardous; and it shall be confined in its business to such risks.

§ 4. The principal office of this company shall be located at the city of Watertown, New York.

§ 5. The fiscal year of this company shall begin on the first day of January and terminate on the thirty-first day of December of each year.

§ 6. The corporate powers of this company shall be exercised by a board of directors, consisting of fifteen persons, who shall annually elect a president and

vice-president of the company from their number, and shall appoint such other officers as may be provided by the by-laws of the company.

§ 7. There shall be an annual meeting of the stockholders of this company on the third Wednesday of January in each year. At each annual meeting five persons shall be elected, by ballot, members of the board of directors, for the term of three years. At such annual meeting each stockholder shall be entitled to one vote for each share of stock held by him, and for each fractional part of a share he shall be entitled to a proportionate part of a vote. A majority of the whole number of shares voted on shall be necessary to elect a director. Vacancies occurring in the board of directors may be filled by the board at a meeting duly called for that purpose, until the next annual meeting of the stockholders, when such vacancies may be filled in the same manner as directors are annually elected.

§ 2. This act shall take effect immediately.

---

## Chapter 341.

AN ACT to provide for the valuation of life insurance policies and obligations connected therewith.

PASSED May 23, 1884

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. For all the purposes of the general life insurance laws known as chapter three hundred and eight of the laws of eighteen hundred and forty-nine, and chapter four hundred and sixty-three of the laws of eighteen hundred and fifty-three, and the acts amendatory thereof and supplementary thereto, the superintendent of the insurance department is hereby directed to value the policy obligations of all life insurance companies transacting business in this state on the net premium basis according to the actuaries or combined experience table of mortality, with interest at four per centum per annum. When the actual premiums charged by a company for an insurance is less than the net premium for such insurance, computed according to the table of mortality and rate of interest aforesaid, then, and in every such case, the company shall be charged as a separate liability with the value of an annuity, the amount of which shall equal the difference between the premiums aforesaid, and the term of which in years shall equal the number of future annual payments due on said insurance at the date of the valuation.

§ 2. Nothing herein contained shall authorize the appointment of a receiver for any life insurance company, if such company has actual funds invested according to law of a net cash value equal to its outstanding liabilities, and a reserve on policies and claims, not matured, calculated by the net premium method, on the American experience table of mortality, with interest at four and one-half per centum per annum, and in no case under this act shall capital stock be considered as a liability of a company. But no company shall issue new policies if its premium reserve is shown to be impaired by the mode of valuation described in the first section of this act until the impairment is made good, and a certificate of the superintendent of the insurance department is issued to that effect. Nothing



in this act shall be construed to prevent the superintendent of the insurance department from accepting the certificate of valuation of the superintendent or commissioner of insurance of any other state, of the companies organized under the laws of such other states, provided the obligations of such companies are valued in the manner described in the first section of this act.

§ 3. All acts or parts of acts inconsistent with this act are hereby repealed.

§ 4. This act shall take effect December thirty-first, eighteen hundred and eighty-seven.

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## Chapter 343.

AN ACT to amend chapter two hundred and eighty-seven of the laws of eighteen hundred and seventy-nine, entitled "An act to provide for the formation of county and town co-operative insurance companies."

PASSED May 23, 1884; three-fifths being present.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. Section two of chapter two hundred and eighty-seven of the laws of eighteen hundred and seventy-nine, entitled "An act to provide for the formation of county and town co-operative insurance companies," is hereby amended so as to read as follows:

§ 2. Every company formed according to the provisions of this act shall choose of their members not less than five directors in the case of town insurance companies, nor less than one director for every town in the case of county insurance companies within the territorial limits of said company, whose duty it shall be to manage the business of the company, who shall hold their office one year or until others are elected and qualified, and said directors shall choose from the members of said company a president and a secretary, and such other officers as their by-laws may prescribe. All officers to be elected by ballot. The business and corporate powers of the companies incorporated under this act shall be exercised by said board of directors subject to the by-laws of the company. The by-laws shall prescribe the number of said directors necessary to constitute a quorum for the transaction of business, and may provide for an executive committee for such purposes as may be necessary, and may require officers to give such bonds as the interest of the company may require. (The board of directors of any company organized under this act may by resolution duly passed at any regular meeting of said board of directors remove the business office of any insurance company formed under the provisions of this act to any other town within the county where said company is organized, but such removal shall not be until after the expiration of five days after the passage of such resolution and the filing of a copy of the same in the office of the secretary of state.)

§ 3. This act shall take effect immediately.

## Chapter 346.

**AN ACT** relating to service of process upon insurance companies and associations of other States of the United States and of foreign countries.

PASSED May 28, 1884. .

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. No fire, fire-marine, life or casualty insurance company or association, organized or incorporated under the laws of any other state of the United States or of any foreign government shall directly or indirectly issue policies, take risks, or transact business in this state, until it has complied with the insurance laws and having first appointed in writing the superintendent of the insurance department of this state to be the true and lawful attorney of such company in and for this state, upon whom all lawful process in any action or proceeding against the company may be served with the same effect as if the company or association existed in this state. A certificate of such appointment, duly certified and authenticated, shall be filed in the office of the superintendent of the insurance department, and copies certified by him shall be deemed sufficient evidence in regard thereto. Service upon such attorney shall thereafter be deemed a service upon the company or association.

§ 2. Whenever lawful process against an insurance company or association shall be served upon the superintendent of the insurance department under the provisions of this act, he shall forthwith forward a copy of the process served on him by mail, prepaid, and directed to the secretary of the company or association, or in the case of foreign companies or associations to the resident manager or last appointed general agent in this country. For each copy of process the superintendent shall collect the sum of two dollars, which shall be paid by the plaintiff at the time of such service, the same to be recovered by him as part of the taxable disbursements if he succeeds in the suit.

§ 3. This act shall take effect ninety days after its passage, at which date all companies or associations that have failed to comply with its requirements shall cease the transaction of business herein, until after they shall comply with all legal requirements to entitle them to transact business in this state. All attorneyships now in force shall continue in effect until a new appointment is made and filed as provided in the first section of this act.

§ 4. Any agent, broker or person, acting for himself or in behalf of any other person or persons in soliciting or procuring policies or risks on property located in this state, or in any manner aiding the transaction of business by any company or association that has neglected or refused to comply with this act, shall be deemed guilty of a misdemeanor.

§ 5. All acts or parts of acts requiring any other designation of attorney, so far as the same relate to insurance companies or associations, are hereby repealed. The term "process" in this act includes any writ, summons or order, whereby any suit, action or proceeding shall be commenced.

## Chapter 353.

AN ACT relating to corporations, associations and societies engaged in life or casualty insurance business upon the co-operative or assessment plan, pursuant to the provisions of chapter one hundred and seventy-five of the laws of eighteen hundred and eighty-three.

• PASSED May 28, 1884 ; three-fifths being present.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows :*

SECTION 1. All money, benefits, charity, relief or aid received or collected by any corporation, association or society doing a life or casualty insurance business, or both, upon the co-operative or assessment plan, pursuant to the provisions of an act entitled "An act to provide for the incorporation and regulation of co-operative or assessment life or casualty insurance associations and societies," passed April second, eighteen hundred and eighty-three ; and which money, benefits, charity, relief or aid are derived from admission fees, dues and assessments, or any interests or other accretions thereon, and which are to be used for the payment of assessments, or for death losses, or for benefits to disabled members, shall be exempt from assessment and taxation.

§ 2. Any corporation, association or society legally engaged in the business of insurance, upon the co-operative or assessment plan, and doing business in this state, may, in the discretion of such association, through its officers or trustee, deposit with the superintendent of the insurance department such securities and for such amounts as may be approved by him. The said deposits shall be received and held by the said superintendent for the sole benefit of the members of said corporation, and subject to the provisions of such a deed of trust as shall be approved by the said superintendent and accepted by him from the officers or trustee of the said corporation. Provided, however, that the deposits with the insurance department, and all other investments of reserve funds, shall be made in the same class of securities that are now required under the general laws for deposit with the superintendent of insurance and for the investments of funds by life insurance companies.

§ 3. This act shall take effect immediately.

## Chapter 344.

**AN ACT** to amend subdivision second of the certificate of articles of incorporation of the Northern Tier Masonic Mutual Relief Association.

PASSED June 14, 1884.

*The People of the State of New York, represented in Senate and Assembly, do enact as follows:*

SECTION 1. The second subdivision of the certificate of articles of incorporation of the Northern Tier Masonic Mutual Relief Association is hereby amended so as to read as follows:

§ 2. That the purpose and object of such society shall be to provide for the payment to the widow, children, parents or sister of any member of said society as may from time to time decease, or to the person or persons designated by him, of such a sum of money as the by-laws of said society may from time to time prescribe, or in case no such person or persons be designated by said deceased member, and he leaves no widow, children, parents or sister, to provide for defraying the funeral expenses of said deceased member, such sum of money as the by-laws of said society shall from time to time prescribe. The said sum of money to be raised by voluntary contribution to the same by members of said society, of such fees and dues as said by-laws may from time to time prescribe; but such sum of money in no case to be paid to the person or persons designated by such deceased member, or to his widow, children, parents or sister, if such deceased member shall have failed to pay the dues that shall by said by-laws be from time to time prescribed.

§ 3. This act shall take effect immediately.



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**T.**

W.

